

CONTRACT REVIEW PROCEDURES FOR FAIRS

SECTION 1: CFSA General Liability Pool Participating Fairs

All CFSA General Liability Pool Participating Fairs must submit contracts to CFSA for review and approval according to the following criteria:

Submit to CFSA:

- ▶ All hazardous contracts no matter the dollar amount*
- ▶ All non-hazardous contracts over \$15,000.00 for which liability insurance is required.*
- ▶ All contracts with indemnification language changes*

*Note: CFSA review and approval is limited to the insurance and indemnification portions of contract. See attached lists of Hazardous and Non-hazardous activities and events.

No CFSA Approval Required:

- ▶ Non-hazardous contracts up to \$15,000 for which liability insurance is required, but no indemnification changes have been made.**
- ▶ Non-hazardous contracts for which liability insurance is not required and no indemnification changes have been made.**

**Note: Review and approval of these contracts and insurance is delegated to the fair. A contract must be compliant with all applicable laws, rules and procedures and will be reviewed by audit. Fairs are encouraged to contact CFSA for assistance when there are any questions on insurance or indemnification.

Multi-Year Contracts:

- ▶ When a multi-year contract has met one of the criteria above for submittal to CFSA, a renewal insurance certificate must be submitted to CFSA annually with a copy of the originally approved contract until the contract expires.
- ▶ When a multi-year contract does not fall into any category requiring submittal to CFSA, it is not necessary to submit insurance certificates to CFSA. It is the responsibility of the fair to ensure that a current insurance certificate is on file with the fair until the contract expires.

SECTION 2: Documents to be sent to CFSA

Copies of the following documents for each rental agreement or standard contract that meets the criteria listed in Section 1 & 2 are to be sent by fax, mail or email to CFSA:

- ▶ Form of insurance coverage: (one of the items listed below)
 1. An insurance certificate; (see sample certificate of liability attached)
 2. A special events liability coverage receipt from CFSA;
 3. Confirmation of a Master Insurance List number;
 4. Verification of self-insured status;
 5. Exemption from requirement of coverage.
- ▶ Copy of the Fair Rental Agreement or Fair Contract.
- ▶ Send one copy of the documents for each rental agreement or standard contract to CFSA, e-mail them to llewellen@cfsa.org, or fax them to CFSA's Risk Analyst at (916)-263-6159.

SECTION 3: CFSA Review and Approval

- ▶ CFSA reviews the insurance and indemnification provisions in each submitted agreement or contract.
- ▶ CFSA verifies that the coverages on a submitted insurance certificate satisfy the requirements contained in the attached current CFSA Insurance Requirements document. This document replaces the prior FE-13 issued by Fairs and Expositions.
- ▶ CFSA verifies that the name on the submitted agreement or contract matches the name on the insurance certificate.
- ▶ CFSA works directly with individual insurance brokers on behalf of fairs when changes in coverage are necessary to comply with CFSA Insurance Requirements.
- ▶ Upon completion of the review of insurance certificate, CFSA issues an Insurance Review Transmittal form to the fair for each submitted agreement or contract. This form lets the fair know if the insurance is satisfactory or non-satisfactory. If the insurance is determined to be non-satisfactory, the reasons for this are given. CFSA retains each transmittal and corresponding agreement or contract in fair contract files for five years.
- ▶ Proper contract administration is one of the most effective ways fairs can control the self-insurance costs. CFSA plays a part in this process by ensuring that the proper insurance coverages are obtained for each agreement or contract through CFSA's insurance certificate review and approval process. With proper insurance coverages, CFSA has the ability to tender a claim to the insurance company for a contractor or lessee operating in the area of an accident to cover the cost of the claim and also defend the fair in the event of a lawsuit.

If you have specific questions regarding Contract Procedures, please call CFSA's Risk Analyst at (916) 263-6145.

HAZARDOUS ACTIVITIES AND EVENTS (not fair sponsored)

ALL contracts must be sent to CFSA for review and verification of insurance requirements

MINIMUM GENERAL LIABILITY INSURANCE LIMITS

\$5,000,000

- **Fairtime Carnival Rides**
- **Motorized Events:** Automobile races, drifting exhibitions, truck rodeos, tractor/truck pulls, destruction derbies, RV destruction derbies, mud bogs, mud racing, car crunches, monster truck shows, motorized thrill shows, lawnmower races and snowmobile races

\$3,000,000

- **Rodeo Events:** All Types with a paid gate and any Rough Stock Events such as Bull Riding, Bareback or Saddle Bronc

\$2,000,000

- **Rodeo Events:** All Types without a paid gate and with any Rough Stock Events such as Bull Riding, Bareback or Saddle Bronc
- **Interim Carnival Rides**
- **Fairtime Kiddie Carnival Rides:** Up to 6 kiddie rides (includes book-in rides)
- **Concerts:** Over 5,000 attendees
- **Cannabis Festivals/Trade Shows**
- **Mechanical Bulls**
- **Extreme Attractions:** All Types, including but not limited to bungee attractions, ejection seats, sky scrapers, free fall attractions, trampoline things/quad jumpers, zip line or similar attractions requiring a **Cal-OSHA permit** to operate
- **Rave Type Events:** Any dance or concert which extends beyond midnight
- **Simulators**

\$1,000,000

- **Animals:** All Types of Events, including but not limited to circuses, pony and other animal rides, petting zoos, pig (or other animal) races, dog training/obedience/agility classes, horse-drawn refuse collection, wild/exotic animal exhibits and horse-pulled hay rides
- **Athletic Events, Competitive:** All Types
- **Building & Grounds Maintenance:** Janitorial service, cleaning service, window cleaning, carpet cleaning, landscaping, tree trimming/removal

\$1,000,000 cont'd

- **Drones/Remote control flying objects**
- **Elevator Maintenance**
- **Entertainment:** Trapeze, spin wheel or acrobat acts, tight rope, boxing matches, wrestling, strolling acts, stiltwalkers, clowns and hypnotists
- **Equestrian Events:** All Types of Events, including but not limited to horse show, jousting, cutting and reining horses (training and lessons), gymkhana, team penning, team roping, barrel racing, dressage and show jumping
- **Equipment Rental:** Sound/lights, tents, pipe and drape, bleachers, portable stages, temporary/portable trailer rental and scaffolding
- **Fireworks Exhibitions**
- **Hazardous Substances:** Treatment, removal, storage or any other handling of any hazardous substances, including but not limited to toxic and petroleum waste and asbestos
- **Medical Services:** EMT, first aid services, and ambulance services
- **Miscellaneous:** Dunk tanks, tattooing, body piercing, parachuting, bouncy balloons, bounce houses, trampolines, rock climbing wall, foam parties, water wars, water balloon fights, circus, wheelchair and stroller rental
- **Parking Services**
- **Parades**
- **Rodeo Events:** All types of Events without any Rough Stock Events, but including barrel racing, penning, and roping
- **Sanitation Services:** Portable restrooms/showers, portable toilets/port-a-potties and hand-washing stations
- **Security Services:** Public and private
- **Sewer Lines, water and other underground utilities (electrical, fiber-optic communications and gas lines) maintenance and/or Installation**
- **Sport Activities:** Rifle or gun club activities, archery practice, skeet range, golf driving ranges, laser tag and paint ball
- **Spraying:** Pest control, fumigation, crop or agricultural spraying and application
- **Transporting:** All Types, including but not limited to helicopter, stage coach, horse-pulled hay rides, trackless trains, hot air balloons, any aircraft (fixed wing or rotor), watercraft, livestock hauling (for auction) and armored car service
- **Wheeled Events:** All Types, including but not limited to roller derbies, roller skating, in-line skating, hockey, scooters, skateboards, bicycles, and BMX event

NON-HAZARDOUS ACTIVITIES AND EVENTS (not fair sponsored)

All contracts meeting this criteria over \$15,000 must be sent to CFSA for review and verification of insurance requirements

MINIMUM GENERAL LIABILITY INSURANCE LIMITS

\$2,000,000

- **Swap Meets/Flea Markets**

\$1,000,000

- **Antique Shows**
- **Arts/Crafts**
- **Auctions other than Animal**
- **Auto Sales (no auto coverage)**
- **Banquets, Receptions, Social Gatherings:**
- **Barbecues/Picnics**
- **Bingo**
- **Birthday Party/Quinceanera**
- **Business Services:** Accounting services, Advertising agencies, Booking agencies, Public Relations, Fair consulting services, Admissions Management, Computer/IT Services, Exhibitor entry and auction data processing, and other similar services
- **Car Shows**
- **Cattle & Horse Sales**
- **Commercial Concessionaires/Exhibitors**
- **Concerts (Non-Rave Events):** Under 5,000 attendees
- **Conventions**
- **Dances:** Under 5,000 attendees
- **Dog Shows:** No training/obedience/agility classes
- **Equestrian Facility Use**
- **Exchange/Service Club Meetings**
- **Exhibitions**
- **Festivals**
- **Films/Lectures**
- **Funerals/Memorial Services**

- **Food and Beverage Concessionaires**
- **Graduation Ceremonies**
- **Health Fairs**
- **Horse/Cattle Symposiums**
- **Horse Shows (non-competitive or competitive horse shows being operated under State rules, United States Equestrian Federation (formerly USA Equestrian) rules or Breed Association rules**
- **Independent Animal Exhibitors**
- **Instruction Classes/Aerobics (no participant coverage)**
- **Job Fair/Business Expo**
- **Meetings:** Social organizations, Fraternities, Business, Charity, Non-Profit
- **Overnight camping**
- **Palm Readings/Tarot Card Reading/Face Painting**
- **Performances/Theatrical (NOT CONCERTS) and Practices**
- **Retreats**
- **Reunions:** Family or class
- **Rummage/Garage Type Sales**
- **RV Rallies**
- **Seminars/Speaking Engagements/Training Sessions**
- **Shows, Flea Markets:** All Types, including but not limited to boat shows, car shows, coin shows, craft/ceramic shows, doll shows, flea markets, flower shows, gem and mineral shows, gun shows, home and garden shows, RV show and sales, sports card shows, swap meets, and trade shows
- **Small Animal Show & Clinic**
- **Sport Shows**
- **Stamps Shows**
- **Weddings/Receptions/Baptisms**

INSURANCE REQUIREMENTS

I. Evidence of Coverage

The contractor/renter shall provide a signed original evidence of coverage form for the term of the contract or agreement (hereinafter "contract") protecting the legal liability of the State of California, District Agricultural Associations, County Fairs, Counties in which County Fairs are located, Lessor/Sublessor if fair site is leased/subleased, Citrus Fruit Fairs, California Exposition and State Fair, or Entities (public or non-profit) operating California designated agricultural fairs, their directors, officers, agents, servants, and employees, from occurrences related to operations under the contract. This may be provided by:

- A. Insurance Certificate - The contractor/renter provides the fair with a signed original certificate of insurance (the ACORD form is acceptable), lawfully transacted, which sets forth the following:
1. List as the Additional Insured: "That the State of California, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/ Sublessor if fair site is leased/subleased, Citrus Fruit Fair, California Exposition and State Fair, or Entities (public or non-profit) operating California designated agricultural fairs, their directors, officers, agents, servants, and employees are made additional insured, but only insofar as the operations under this contract are concerned."
 2. Dates: The dates of inception and expiration of the insurance. **For individual events, the specific event dates must be listed, along with all set-up and tear down dates.**
 3. Coverages:
 - a. General Liability - Commercial General Liability coverage, on an occurrence basis, at least as broad as the current Insurance Service Office (ISO) policy form #CGL 001. Limits shall be not less than \$5,000,000 per occurrence for Fairtime Carnival Rides; \$5,000,000 per occurrence for Motorized Events all types; \$3,000,000 per occurrence for Rodeo Events all types **with a paid gate** and any Rough Stock events; \$2,000,000 per occurrence for Rodeo Events All Types **without a paid gate** and with any Rough Stock events; Swap Meets/Flea Markets; \$1,000,000 per occurrence for Rodeo Events All Types **without** any Rough Stock Events; \$2,000,000 per occurrence for Interim Carnival Rides, Fairtime Kiddie Carnival Rides of up to 6 rides, Concerts with over 5,000 attendees, Rave Type Events All Types, Cannabis Festivals/Trade Shows, Mechanical Bulls, Extreme Attractions All Types that require a DOSH permit to operate, and Simulators; \$1,000,000 per occurrence for all other contracts for which liability insurance (and liquor liability, if applicable) is required.
 - b. Automobile Liability - Commercial Automobile Liability coverage, on a per accident basis, at least as broad as the current ISO policy form # CA 0001, Symbol #1 (Any Auto) with limits of not less than \$1,000,000 combined single limits per accident for contracts involving use of contractor vehicles (autos, trucks or other licensed vehicles) on fairgrounds.
 - c. Workers' Compensation - Workers' Compensation coverage shall be maintained covering contractor/renter's employees, as required by law.
 - d. Medical Malpractice - Medical Malpractice coverage with limits of not less than \$1,000,000 per occurrence shall be maintained for contracts involving medical services.
 - e. Liquor Liability - Liquor Liability coverage with limits of not less than \$1,000,000 per occurrence shall be maintained for contracts involving the sale of alcoholic beverages.
 4. Cancellation Notice: Notice of cancellation of the listed policy or policies shall be sent to the Certificate Holder in accordance with policy provisions.
 5. Certificate Holder:
 - For Individual Events Only - Fair, along with fair's address, is listed as the certificate holder.
 - For Master Insurance Certificates Only - California Fair Services Authority, Attn: Risk Management, 1776 Tribute Road, Suite 100, Sacramento, CA 95815 is listed as the certificate holder.

6. Insurance Company: The company providing insurance coverage must be acceptable to the California Department of Insurance.

7. Insured: The contractor/renter must be specifically listed as the Insured.

OR

B. CFSA Special Events Program - The contractor/renter obtains liability protection through the California Fair Services Authority (CFSA) Special Events Program, when applicable.

OR

C. Master Certificates - A current master certificate of insurance for the contractor/renter has been approved by and is on file with California Fair Services Authority (CFSA).

OR

D. Self-Insurance - The contractor/renter is self-insured and acceptable evidence of self-insurance has been approved by California Fair Services Authority (CFSA).

II. General Provisions

1. Maintenance of Coverage - The contractor/renter agrees that the commercial general liability (and automobile liability, workers' compensation, medical malpractice and/or liquor liability, if applicable) insurance coverage herein provided for shall be in effect at all times during the term of this contract. In the event said insurance coverage expires or is cancelled at any time or times prior to or during the term of this contract, contractor/renter agrees to provide the fair, prior to said expiration date, a new certificate of insurance evidencing insurance coverage as provided for herein for not less than the remainder of the term of the contract, or for a period of not less than one (1) year. New certificates of insurance are subject to the approval of California Fair Services Authority, and contractor/renter agrees that no work or services shall be performed prior to the giving of such approval. In the event the contractor/renter fails to keep in effect at all times insurance coverage as herein provided, the fair may, in addition to any other remedies it may have, take any of the following actions: (1) declare a material breach by contractor/renter and terminate this contract; (2) withhold all payments due to contractor/renter until notice is received that such insurance coverage is in effect; and (3) obtain such insurance coverage and deduct premiums for same from any sums due or which become due to contractor/renter under the terms of this contract.
2. Primary Coverage - The contractor/renter's insurance coverage shall be primary and any separate coverage or protection available to the fair or any other additional insured shall be secondary.
3. Contractor's Responsibility - Nothing herein shall be construed as limiting in any way the extent to which contractor/renter may be held responsible for damages resulting from contractor/renter's operations, acts, omissions or negligence. Insurance coverage obtained in the minimum amounts specified above shall not relieve contractor/renter of liability in excess of such minimum coverage, nor shall it preclude the fair from taking other actions available to it under contract documents or by law, including, but not limited to, actions pursuant to contractor/renter's indemnity obligations. **The contractor/renter indemnity obligation shall survive the expiration, termination or assignment of this contract.**
4. Certified Copies of Policies - Upon request by fair, contractor/renter shall immediately furnish a complete copy of any policy required hereunder, with said copy certified by the underwriter to be a true and correct copy of the original policy. Fairtime Carnival Ride contractors must submit copies of actual liability insurance policies, certified by an underwriter, to California Fair Services Authority (CFSA).

III. Participant Waivers

For hazardous participant events, the contractor/renter agrees to obtain a properly executed release and waiver of liability agreement (Form required by contractor/renter's insurance company or CFSA Release and Waiver Form) from each participant prior to his/her participation in the events sponsored by contractor/renter. Hazardous participant events include but are not limited to any event within the following broad categories: Athletic Team Events; Equestrian-related Events; Extreme Attractions; Mechanical Bulls; Simulators; Motorized Events; Rodeo Events; and Wheeled Events, including bicycle, skates, skateboard, or scooter. Contact California Fair Services Authority at (916) 921-2213 for further information.