

# City of Clearwater

Main Library - Council Chambers 100 N. Osceola Avenue Clearwater, FL 33755

## Legislation Details (With Text)

File #: ID#17-3234 Version: 1 Name: Block Parties Insurance Coverage - add to council

policies

Type: Action Item Status: Passed

File created: 2/2/2017 In control: Planning & Development

**On agenda:** 2/16/2017 **Final action:** 2/16/2017

Title: Amend City Council Policies to add a new Block Party Insurance Requirement under General

Administration. (consent)

Sponsors:

Indexes:

Code sections:

Attachments: 1. City Council Policies Revised 2-16-17.pdf

Date	Ver.	Action By	Action	Result
2/13/2017	1	Council Work Session		
2/13/2017	1	Council Work Session		

#### SUBJECT/RECOMMENDATION:

Amend City Council Policies to add a new Block Party Insurance Requirement under General Administration. (consent)

#### **SUMMARY:**

A neighborhood block party is an opportunity for neighbors to get together, meet each other, have fun, and work together on a common activity. Each year, dozens of Clearwater neighborhoods hold block parties which can range from small barbecues or pot lucks to larger neighborhood-wide events with amusements like bounce houses and other activities in the City's rights-of-way. Neighborhoods apply for block party permits, which the Neighborhood Coordinator assists with; however, because the City is issuing a permit for the block party, it can potentially have greater risk of liability should something happen during the event in the City's right of-way.

Planning and Development, Parks and Recreation, and Risk Management staff have worked together to develop a new block party application process which ensures efficient customer service while also insulating the City of any claims arising from such an event. Staff is proposing a two-tier system which differentiates smaller scale block parties that do not include amusements or alcohol in the right-of-way (Tier 1 block parties) from those larger-scale parties that include high risk components and activities in the right-of-way such as alcohol consumption, cooking and inflatable amusements (Tier 2 block parties). A new City Council policy is proposed that would establish this two-tier system and enable the City to require liability insurance for those parties that are higher liability risks for the City. If the block party organizer and/or Homeowner's Association (HOA) does not have liability insurance, the City recommends purchasing a Tulip Tenant Users Liability Insurance Policy, provided by Specialty Advantage Insurance Services.

Proposed General Administration Policy I (with subsequent policies re-lettered):

File #: ID#17-3234, Version: 1

### I. Block Party Insurance Requirement:

In order to insulate the City from claims resulting from activities held in the public right-of-way in City-permitted block parties, block parties shall be administered using a two-tier approach, which differentiates between smaller scale block parties that do not include amusements or alcohol in the right-of-way (Tier 1 block parties) from those larger-scale parties that include high risk components and activities (i.e., alcohol zones, fire pits, inflatable amusements) (Tier 2 block parties). Prior to the issuance of a block party permit, block parties categorized as Tier 2 shall be required to demonstrate that they have general liability insurance in the amount of \$1,000,000 for which the City is listed as additionally insured.

APPROPRIATION CODE AND AMOUNT: N/A

USE OF RESERVE FUNDS: N/A