

LIABILITY AND INSURANCE REQUIREMENTS

Sidewalk Café Permit applicants shall, during the entire term hereof, keep in full force and effect, at its own expense, the following insurance requirements **for the entire permit period (April 1 – Nov 1)**. *If the expiration date is before Nov 1, a renewed COI will need to be provided when issued:*

1. Commercial general liability insurance in the amount of \$1,000,000 per occurrence for bodily injury and property damage. The City must be named as an additional insured on this policy and an endorsement must be issued as part of the policy evidencing compliance with this requirement. A certificate of insurance as described here and must include this statement: **“The City of Evanston is named an additional insured pursuant to the City Code sections regulating sidewalk cafes, and all City staff regulations regarding sidewalk cafes.”**
2. Worker’s compensation and employer’s liability as required by the State of Illinois.
3. All policies must be issued by companies authorized to do business in the State of Illinois and rated B+: VE or better per Best’s Key Rating guide, latest edition.
4. The City shall receive at least thirty (30) days written notice prior to any cancellation, non-renewal or material change in the coverage provided.
5. The permittee must provide and have approved by the City’s Risk Manager an original certificate of insurance as evidence that the above requirements have been met prior to the permit becoming effective. Failure to comply with these requirements shall cause a suspension or revocation of this permit.