

FESTIVAL AND EVENT PRODUCTION

Permits and Insurance Guide

Without the necessary permits, your event could be shut down by the authorities. Without the necessary insurance, you and your event are open to liability and legal action that you do not wish to have. It is imperative that regardless of the size, all necessary permits and insurance needs are properly vetted out and acquired.

Permits:

Determine which permits you may need for your event - they can include a mass gathering, sound reinforcement, alcohol, fireworks, structural (staging, roof, etc), and more.

Mass Gathering - how to apply, what you will need

Sound - how to apply, what you will need

Alcohol - often this is done in conjunction with your Bar Operations company, as they usually have to file it as an extension of their existing permit to sell alcohol

Fireworks - often there will need to be an FCC clearance if you're close to an airport, as well as a 300 to 500 foot radius that is declared safe for a fallout zone. This will usually involve the Fire Marshall's office.

Cultivate relationships with the municipality / local fire marshalls to ensure everything is up to code and there are no major unknown obstacles

Invite them out for preliminary site visits and let them know what your ideas / goals are with the event space

Travis County Fire Marshal's Office
FIRE CODE PERMIT APPLICATION
5555 Airport Blvd, Suite 400, Austin, Texas 78751
Office Phone: 512-354-4521 Fax: 512-354-6471

Application Date: _____ TNR Application Number: _____
TCR Permit Number: _____ or RAS Contact: _____

BUSINESS INFORMATION

Commercial Establishment, Business or Public Building Name: _____
Corporation / DBA Name: _____
911 Street Address or Location: _____
Numerals _____ Street/Road Name or Number _____ Sub/Lot No. _____
City _____ State _____ Zip Code _____ MAPSCO _____ Page _____ Block _____
Exact Legal Description: _____
Subdivision _____ Lot _____ Block _____
Phase _____ Section _____ CR Acres _____ Out of _____ Survey # _____
Recorded in Real Property Records of Travis County Volume: _____ Page: _____ Tax Parcel ID #: _____
Main Phone Number: (____) _____ Secondary Phone Number: (____) _____ Fax Number: (____) _____
Proposed Commercial Establishment or Public Building Use Type: _____
Times of Operation: _____ (AM / PM) _____ (AM / PM) Days of Work: _____

CONTACT INFORMATION

PRINCIPAL CONTACT / PERMITTEE / APPLICANT
Name: _____ Date of Birth: ____/____/____
Last First Middle Initial
Mailing Address: _____
Phone Number: (____) _____ Fax Number: (____) _____
Email: _____

If the permit applicant is a corporation, partnership or other legal entity other than a natural person, state the name, date of birth, mailing address, residential address and business address for each general member of the partnership and any limited partners who own at least a 1% interest in the partnership on an additional sheet and attach with this permit application.

OWNER

Example of a **Fire Code Permit Application** from Travis County, TX

Insurance:

Determine what is going to be the proper amount of insurance to require of vendors / independent contractors / artists / anyone tied to the event

Work with companies like **Ascend** to help you be properly covered for any sort of risk

Determine what sort of insurance the event itself needs - including rain insurance

Primary Types:

General Liability (Aggregate / Per Occurrence)

Industry standard has been \$2,000,000 aggregate and \$1,000,000 per occurrence, but given recent tragedies including stage collapses most festivals are now requiring \$5,000,000 / \$2,000,000 or even as high as \$10,000,000 / \$5,000,000 depending on the type of work being done.

Generally speaking, if the contracted vendor is going to be driving any vehicles on site, and they have any structure that could pose a risk to others, \$5M / \$2M is the minimum festivals should be asking for. For vendors that aren't driving any vehicles and aren't building anything people may walk under or be next to (for example, a food vendor), a lower policy may be acceptable. You will want to consult with an insurance agent who specializes in events and festivals to see

what gives you the best coverage without making it too costly for your vendors.

Worker's Comp

Automobile

Umbrella

Secondary Types:

Rain / Inclement Weather

Artist Cancellation

Below is an example of the standard insurance certificate from Acord (read more on their website)

ACORD CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND DOES NOT REPRESENT THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT REPRESENT THE POLICY OR POLICIES OF THE INSURANCE PROVIDER. THIS CERTIFICATE OF LIABILITY DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURANCE PROVIDER AND THE CERTIFICATE HOLDER.

INSURANCE INFORMATION

INSURANCE PROVIDER: [REDACTED]

INSURANCE POLICY NUMBER: [REDACTED]

INSURANCE POLICY EFFECTIVE DATE: [REDACTED]

INSURANCE POLICY EXPIRATION DATE: [REDACTED]

COVERAGE INFORMATION

COVERAGE SCHEDULE:

COVERAGE	AMOUNT	TYPE
General Liability	[REDACTED]	[REDACTED]
Automobile Liability	[REDACTED]	[REDACTED]
Umbrella Liability	[REDACTED]	[REDACTED]
Professional Services Liability	[REDACTED]	[REDACTED]
Product Liability	[REDACTED]	[REDACTED]
Contractors Pollution Liability	[REDACTED]	[REDACTED]
Medical Payments	[REDACTED]	[REDACTED]
Personal Injury	[REDACTED]	[REDACTED]
Advertising	[REDACTED]	[REDACTED]
Electronic Data Processing	[REDACTED]	[REDACTED]
Crime	[REDACTED]	[REDACTED]
War, Terrorism, and Nuclear	[REDACTED]	[REDACTED]
Other	[REDACTED]	[REDACTED]

CERTIFICATE HOLDER

CERTIFICATE HOLDER: [REDACTED]

CANCELLATION

THIS CERTIFICATE IS VOID IF THE CERTIFICATE HOLDER IS LIABLE FOR ANY LOSS OR DAMAGE TO THE INSURANCE PROVIDER. THIS CERTIFICATE IS VOID IF THE CERTIFICATE HOLDER IS IN VIOLATION OF ANY APPLICABLE LAW, REGULATION, OR ORDER OF ANY COURT OF COMPETENT JURISDICTION.

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