

# 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: 512-854-4621 Fax: 512-854-6471

Application Date: \_\_\_\_\_ TMR Application Number: \_\_\_\_\_  
 TMR 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/Unit No.  
 City State Zip Code MAPSCO Page Block  
 Exact Legal Description: \_\_\_\_\_  
 Subdivision \_\_\_\_\_ Lot \_\_\_\_\_ Block \_\_\_\_\_  
 Phase \_\_\_\_\_ Section \_\_\_\_\_ OR 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 Week: \_\_\_\_\_

**CONTACT INFORMATION**

PRINCIPAL CONTACT / PERMITEE / 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 ten percent (10%) 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 CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT REPRESENT A CONTRACT. IT IS SUBJECT TO ALL THE TERMS, COVERAGES AND EXCLUSIONS SET FORTH IN THE POLICY AND ENDORSEMENTS ATTACHED HERETO. THIS CERTIFICATE OF LIABILITY INSURANCE IS NOT A CONTRACT BETWEEN THE ISSUING INSURER, AUTHORIZED REPRESENTATIVE OF INSURER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an additional insured, the policyholder must be endorsed. If endorsement is required, subject to the terms and conditions of the policy, unless certain steps are undertaken, it is noted on this certificate does not confer rights to the certificate holder in the event of a claim.

**INSURED:** [Redacted]

**COVERAGE:** [Table with columns for Coverage, Certificate Number, and Amount]

**EXCLUSIONS:** [Table with columns for Exclusion, Certificate Number, and Amount]

**CANCELLATION:** [Redacted]

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