

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: 512-354-4621 Fax: 512-354-6471

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. NO POLICY OR POLICIES ARE IN FORCE UNLESS THE POLICY OR POLICIES ARE SPECIFICALLY IDENTIFIED IN THE COVERAGE SECTION OF THIS CERTIFICATE. THIS CERTIFICATE OF LIABILITY INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S) AUTHORIZED REPRESENTATIVE(S) AND THE CERTIFICATE HOLDER.

INSURED

COVERAGE

COVERAGE	LIMIT	EXCESS
General Liability		
Product Liability		
Completed Operations		
Medical Payments		
Advertising		
Personal and Advertising Injury		
Contractual Liability		
Automobile Liability		
Umbrella		
Other		

EXCLUSIONS

CANCELLATION

ACORD 2010-100

[View / Download the COI Example as a PDF](#)