

Northside Hub Insurance Requirements for Third-Party Use

Standard Insurance Requirements (baseline / subject to adjustment based on internal assessment of event)

A. Commercial General Liability (CGL):

- **Limits:** Minimum **\$1,000,000 per occurrence / \$2,000,000 aggregate**
- **Coverage:** Must include premises liability, personal injury, and property damage.
- **Additional Insureds:** All relevant Scenic Hudson entities (Scenic Hudson, Inc., The Scenic Hudson Land Trust, Inc., Northside Junction, LLC, and Northside Junction Master Tenant, LLC) should be named as *additional insureds* on a **primary and noncontributory** basis.
- **Certificate of Insurance (COI):** Must be provided at least 10 business days before the event, including the endorsement page (not just the COI).

B. Other Coverages as Appropriate:

Depending on the event:

- **Liquor Liability:** If alcohol is served, whether sold or provided, separate coverage of **\$1,000,000 per occurrence is required** (host or full liquor liability as appropriate).
- **Automobile Liability:** If vehicles will be used on site or for transporting goods/people: **\$1,000,000 combined single limit**.
- **Workers' Compensation & Employers' Liability:** Required if the third party has employees.
- **Umbrella/Excess Liability:** Not always required but may be recommended for higher-risk activities or larger gatherings.

C. Please connect with Dave Wong ([dwong@scenichudson.org](mailto:d Wong@scenichudson.org)) to arrange an insurance agreement tailored to the needs of the specific event being hosted.