

Section Nine (9): Insurance, Permits, Licensing and Similar Documents

Facility users for some events, such as events involving our kitchen, dances, any event involving alcohol, or events with over 25 attendees, may be asked by the Minister or church staff to provide a Certificate of Liability insurance naming UUCB as an *additional insured* in the amount of at least \$1,000,000 or larger sum.

- 1. Insurance companies will usually add such a rider to homeowners at little or no cost to policyholders.
 - a. If not a homeowner, a Google search for Special Event Certificate of Insurance will bring up results from many companies which offer this insurance. Applications through these companies typically are less than \$75 and should take less than ten minutes.
- 2. One-time family events of church members are exempt from this provision.
- 3. Weddings and funerals are official church functions and do not require a certificate.
- 4. Please also see Sections *Eleven (11): Kitchen Use Policies* and *Twelve (12): Alcohol Policies* if applicable.

For some events, special event permits from the City of Buffalo, permits from NYS, or special insurance may be required.