

Town of Marlborough Insurance Requirements FAQ

Frequently Asked Questions

Q. What are the general requirements?

A. When renting/reserving a property owned by, or when doing work for, or providing services to, the Town of Marlborough, a Certificate of Liability Insurance, listing the Town of Marlborough as a Certificate Holder, and being named as additional insured, is required. A Certificate of Insurance is a document detailing available liability coverage.

Q. Where would we get this insurance?

A. Most businesses and organizations purchase “commercial general liability insurance,” while individuals purchase “personal liability” coverage. It can be through your homeowner’s, condo unit owner’s, or renter’s insurance policy. Your insurance agent or carrier can provide the required certificate if you are a business or non-profit organization and you purchase commercial general liability insurance. If you are an individual not related to a business or non-profit organization, your agent may provide a copy of the “policy declaration page” showing personal liability coverage. Non-profit organizations can typically get this coverage from their local, regional or national office. If you do not already have this coverage, or have insufficient coverage, insurance can be purchased for your particular needs from most insurance agencies or carriers. Or you can purchase it from the TULIP Program; ***(NOTE THE TOWN RECEIVES NO COMPENSATION IF PURCHASING THIS COVERAGE. THIS STRICTLY PROVIDES A REASONABLE COST OPTION – MOST PREMIUMS RANGE \$105-\$130) Contact the Parks & Recreation Office for more information, 860-295-6203.***

Q. Will this cost me anything?

A. If you have an existing policy with sufficient coverage, there should be no cost to provide the necessary certificate. Policies created just for this reservation can vary greatly in cost. Which is why we recommend the TULIP policy. The TULIP policy is an affordable option.

Q. Why is this required?

A. When the Town allows a business/individual to use its property, or supplies goods or services to the Town, the Town must be protected against claims against the Town that arise out of the negligence of these third parties.

Q. How much insurance must we have?

A. The insurance must be for at least **\$1,000,000 liability, \$3,000,000 aggregate, and \$10,000 medical per occurrence & MUST name the Town of Marlborough as an additional insured.**

Q. Isn’t \$1,000,000 a lot of coverage to require?

A. \$1,000,000 is the standard liability coverage required by municipalities. In today’s climate of frequent lawsuits and the high cost of health care, even \$1,000,000 might not cover all costs.

Q. Why must the Town be a “Certificate Holder”?

A. In the event that the insurance coverage should be changed or discontinued, the Town would be notified, as a Certificate Holder, that it may not be protected under this policy, giving it time to take measures to adequately protect itself.

Q. What does “additional insured” mean?

A. The Town of Marlborough will be insured by your policy for this particular reservation, just as you are. If someone taking part files a claim against the Town for injuries arising out of participation/involvement with your event/contract, your insurance will respond to defend the Town, and pay damages if the Town is found negligent.

Q. When must the policy be effective?

A. The policy must be effective during the time the event takes place, or goods/services are delivered. For certain services, coverage may need to be carried for an additional period of time to be specified.

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