



## Garden Tour Insurance Requirements

### for CNPS Chapters

**So you're having a garden tour!** Garden tours are a great way to engage the community in the beauty of native plants. But for a unique event of this type, special considerations need to be made, especially pertaining to insurance.

#### ➤ What insurance do I need for a garden tour?

How many people do you expect will attend throughout the course of the event? (This means, for example, if your tour spans a full weekend, how many will attend in total throughout the weekend?)

- If less than 500: your tour is covered under our general liability insurance, as one of our “normal activities.” However, we recommend that you add all homeowners on your tour as additional insured on the CNPS policy. Start by completing the *Additional Insured/Certificate of Insurance Request Form*, and see below for details on adding the homeowners as additional insured.
- If more than 500: you will need to purchase special event insurance, and add all homeowners on your tour as additional insured on the CNPS policy. Start by completing both the *Additional Insured/Certificate of Insurance Request Form* AND the *Special Event Questionnaire* to obtain an insurance quote. See below for details on adding the homeowners as additional insured.

#### ➤ Why do I need to add the homeowners as additional insured (AI)?

**Why this is a good idea:** Parks, libraries, and other places your chapter might use for events typically carry plenty of liability insurance to protect themselves. Homeowners, however, don't carry as much liability insurance as event venues or public spaces, so to help protect them – and CNPS – we recommend that you add all homeowners as AI, regardless of how many people you expect will attend the tour.

**For example,** if a tour attendee were to trip over a stone pathway in someone's garden and become injured, they could sue the homeowner, and the homeowner could sue CNPS in turn, because their homeowner's insurance didn't cover an incident related to a CNPS event on their property. However, if that homeowner is added as AI on CNPS's policy, it means that instead of defaulting to their homeowner's insurance to cover any claims filed, they would default to CNPS's insurance. ***The AI endorsement protects both the homeowner and CNPS in a legal situation.***

Note that if you are including any public parks/gardens on your tour, it is not necessary to add these locations as AI along with the homeowners, as they already carry plenty of liability insurance.

**HOWEVER,** be sure to confirm with the venue whether or not they have any other specific insurance requirements CNPS needs to cover in order to hold an event there, just like you do with any facility at which your chapter holds meetings and events.

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### ➤ How do I add homeowners as AI?

1. When you complete the *Additional Insured/Certificate of Insurance Request Form* and/or the *Special Event Questionnaire*, indicate that you need to add an AI in the proper place on each form.
2. When you submit the form(s), attach a list of the homeowners on your garden tour, with names, addresses, and e-mail addresses (so we can send them a copy of the insurance certificate once issued).
3. CNPS will work with you to put together a very simple Facility Use Agreement for your garden tour, that all homeowners will need to sign in order for their AI coverage to be valid.
4. Collect all of these signed agreements and send them (electronically preferred) to CNPS.
5. Our insurance broker will issue the certificate of insurance naming all homeowners as AI, provided that there is a written agreement in place with each homeowner. This certificate can be shared with each homeowner once said agreement has been signed and collected.

**Start early!** Insurance requests can take up to 6-8 weeks for processing, and you want to allow plenty of time to collect signed facility use agreements from homeowners that are being added as AI.

### ➤ What about waivers?

If you have asked homeowners and/or tour attendees to sign a liability waiver to attend the tour, you still need to meet the insurance requirements above and add the homeowners as AI. While liability waivers COULD help CNPS in the event of a claim, they notoriously do not hold up in court, and are not a substitute for proper insurance coverage.

### ➤ Questions?

Please refer to the admin page of [cnps.org](http://cnps.org) for insurance request forms, and for general event insurance guidelines.

**When in doubt, just ask!** Contact Becky Reilly, CNPS Events Coordinator, at 916-447-2677 x207 or [breilly@cnps.org](mailto:breilly@cnps.org).



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