

Insurance Requirements for Winter Carnival Parades

General Liability – this is required **OF ALL** parade units regardless if you additionally need auto or not.

1. This must be a **CERTIFICATE** of insurance. We do not accept copies of policies, cards, etc. Your insurance company is very familiar with issuing certificates, so please ask them to do so.
2. **The General Liability** must be at or exceed **\$1,000,000.00**.
3. The Saint Paul Festival and Heritage Foundation must be named as **ADDITIONAL INSURED** on the certificate. (Please do not refer to the Foundation as SPFHF)
4. Please make sure the dates on the certificate **MATCH** the dates that you will be a Winter Carnival participant.
Grande Day Parade – January 24, 2009
Torchlight Parade - January 31, 2009

Auto Liability- IF THERE IS ANY TYPE OF VEHICLE IN YOUR PARADE UNIT YOU MUST HAVE THIS PIECE OF INSURANCE.

1. Once again, this **MUST BE A CERTIFICATE**. We do not accept copies of the insurance card, policy, etc.
2. The auto insurance must be on '**any auto**' or '**any scheduled auto.**'
3. The Auto Liability must be at or exceed **\$500,000**.
4. The Saint Paul Festival and Heritage Foundation must be named as **ADDITIONAL INSURED** on the certificate.
5. Please make sure the dates on the certificate **MATCH** the dates that you will be a Winter Carnival participant.

PLEASE NOTE – when sending in your proper insurance it is imperative that you add the name of your organization or your registration number. Due to the high volume of certificates and other parade materials coming in, we must have that information in order to file your insurance properly. THANK YOU.