



Special Event COUNCIL COMMITTEE March 1, 2021

In Attendance:

Council: Mayor Patricia Byers | Holly Cousens

City Staff: Bob Harrison | Ryan Bleek | Ken Wilkinson | Tami Adringa | Lt. Jim Moore | Joseph Rosenlund | Colleda Monick
Jeff Widdows, Payne West Insurance

Meeting Notes:

Review of previous minutes.

Discussion centered around a possible proposal for the City to offer umbrella insurance coverage to event applicants at a fee.

Jeff Widdows provided insurance context regarding coverage, the following is a recap of this hypothetical proposal:

The city could possibly procure a blanket policy, contemplating roughly 35-50 events and cost roughly \$25,000 annually. As the permits were pulled, the city would contact the carrier and schedule the event so that coverage would be provided for the day(s) of the event. Coverage would be as follows based on PayneWest's initial discussions with carriers:

- \$1,000,000 for Bodily Injury and Property Damage; and
- \$1,000,000 for Non-Owned and Hired Auto Liability
- This coverage would NOT contain the exclusion for assault and battery, and if need be animal participation could generally be covered.
- This policy would contain a minimal deductible (ex. \$1,000) if any at all, and would name both the City of Yakima, and the event and/or its sponsor organization, thus complying with existing code.

In the current insurance marketplace, obtaining "one off" coverage for single events that comply with the code could cost a minimum of \$1500 - \$3000 per single event (as stated by PayneWest). As the City's Risk Consultants, PayneWest recommends against lowering or eliminating the current requirements for special events, because of the massive potential liability incurred by the city.

To formalize terms and pricing, PayneWest would need to pin down the expected number, type, and duration of events.

Council requested that city staff provide;

- Special event applicant feedback; is there market interest for the city to provide this coverage;
- What price would event holders be willing to pay;
- How many events might occur in 2021 vs. 2022

Next meeting proposed for Zoom April TBD, 2021