Magnolia Room Insurance Requirements

All Vendors must provide proof of Commercial General Liability Insurance in the form of a certificate of insurance with the Magnolia Room listed as an **ADDITIONAL INSURED**.

Are the vendors providing bartenders for the event?

What needs to be listed on the certificate?

Are the vendors providing staff for the event?



If you are not providing any alcohol for your event you will not need any liquor liability.

NO

If you have anyone behind the bar, There must be a liquor liability policy in force that includes the Magnolia Room as an additional insured

Any hired staff that comes into the building to work must be covered under a workers compensation policy. If you are doing everything yourself and not requiring any staff for decorating, entertainment, etc. then workers comp is not required. (Food must be handled by a hired professional therefore worker's comp is required with no exceptions)

NO

We will need to see liquor liability listed on their certificate of general liability with Magnolia Room Included as Additional insured

YES

All insurance certificates must be an original certificate of insurance (Acord Form) or an emailed certificate direct from the insurance provider.

- Certificate Holder should be listed as Magnolia Room~ 4017 Laurel Creek Drive, Rock Hill, South Carolina 29732
- Under "Description of Operations" on the certificate please notate The Magnolia is listed as an additional insured
- General Liability must be\$1,000000 Each Occurrence as well as \$2,000,000 aggregate
- Workers' Compensation= Statutory limits for the state in which the work is performed
- Policy must evidence 30 days written notice of cancellation or non-renewal in coverage
- Vendors are required to pay all deductibles or additional fee associated with bringing coverage up to the Magnolia **Room requirements**

A CERTIFICATE HOLDER IS NOT THE SAME AS ADDITIONAL INSURED. PLEASE BE SURE THAT WE ARE LISTED AN ADDITIONAL INSURED.

(PLEASE VERIFY INSURANCE REQUIREMENTS WITH POTENTIAL VENDORS PRIOR TO SIGNING THEIR CONTRACT)

Any vendor that works on premise must be covered under an active workers compensation insurance policy. This policy can be listed on the certificate of liability insurance or you can send this policy on a separate certificate to

show proof of

coverage.