

CLUBHOUSE RENTAL INSURANCE REQUIREMENTS

Per the terms of the Clubhouse Rental Agreement, Residents who rent the Clubhouse are required to provide specific insurance for liabilities and property damage during the course of the reservation. CHOA's insurance requirements are standard for any private party or event where property is being rented for the day.

- **Residents will need to obtain a one-day Certificate of Insurance** and provide it to the Association at least 14 days before the start of your event.
 - Sometimes this can be done through your existing insurance policy or broker, but that is not always the case. There are third-party insurers who specialize in this specific type of insurance, such as www.theeventhelper.com and www.onedayevent.com. We recommend you check with your personal insurance first to see if they offer this type of policy, but you do not have to go through your insurance. There is no preferred vendor.
- **The insurance coverage must be a minimum of \$1,000,000.** (This number is standard for insurance policies like this), including \$1,000,000 in “damage to rented premises” (this is usually listed under the “Limits” section of the certificate).
- **The Association must be listed as the Additional Named Insured.**
 - The HOA legal name is “Cowell Homeowners Association, Inc.” **Please do not write CHOA or Walnut Country.**
- **Use the Clubhouse address for the Certificate of Insurance:** 4465 S. Larwin Ave, Concord CA
- **If serving alcohol at any point during your reservation,** your policy must also include Host Liquor Liability insurance.
 - This is often included with standard event general liability insurance, and is different from standard Liquor Liability insurance – that is usually specific to a business that is selling or serving alcohol. It is your responsibility to ensure that your insurance policy includes the correct coverage.

If you have any questions about this process or the Clubhouse rental insurance requirements, please contact the Clubhouse staff or General Manager for assistance.

Clubhouse Staff 925-825-0250 | clubhouse@walnutcountry.com
General Manager 925-687-9961 | businessoffice@walnutcountry.com

Here's a quick summary of the CHOA insurance requirements for renting the Clubhouse:

- One-day event insurance policy in the amount of \$1,000,000 for the day of your reservation, including property damage coverage for \$1,000,000
- Proof of insurance provided to the HOA at least 14 days in advance
- HOA named as additional insured (“Cowell Homeowners Association, Inc.”)
- Address used is the Clubhouse (4465 S. Larwin Ave)
- Host Liquor Liability insurance required if serving alcohol