




STATE OF HAWAII
DEPARTMENT OF ACCOUNTING AND GENERAL SERVICES
P.O. BOX 119, HONOLULU, HAWAII 96810-0119

RISK 10.285

February 1, 2010

COMPTROLLER'S MEMORANDUM 2010-08

TO: Heads of Departments and Agencies

FROM: Russ K. Saito
State Comptroller 

SUBJECT: Insurance Requirements for Use of State Facilities and Grounds

Standardizing the insurance requirements for the use of State facilities and grounds will provide adequate liability protection for the State. To achieve this standardization, effective immediately, the following are the minimum insurance requirements for facilities or grounds use permits:

1. All users must have general liability of no less than \$500,000 per occurrence and \$1 million in the aggregate.
2. Users selling food items must also have products and completed operations coverage of no less than \$500,000 per occurrence and \$1 million in the aggregate.
3. Organizations operating motor vehicles must have automobile liability of no less than \$500,000 per occurrence and \$1 million in the aggregate.
4. The State of Hawaii is to be named as additional insured.
5. Certificates of Insurance are to be provided to the permitting agency.
6. Liability waivers and indemnification agreements are required from all users.

Departments should review the potential risk exposure and require higher insurance limits, if warranted, for specific types of use of the facilities and grounds. Individual agencies may establish limits below the requirements or waive certain insurance requirements, if deemed appropriate, subject to approval by the Risk Management staff before issuing the permit. If Risk Management approval is not obtained, the department or agency will be financially responsible for the difference between the insurance requirements established by the department or agency and the amount set forth in this memorandum.

If organizations or individuals do not have, or are unable to secure, insurance, there are numerous insurance companies or vendors, either locally or via the internet, that can provide special events insurance that will meet these requirements for a reasonable cost.

If you, or your staff, have any questions, please call Ms. Julie Ugalde, Risk Management Officer, at 586-0550.