

Insurance FAQs

- **I have already booked a rental that is scheduled to take place after January 1, 2026. Do I need to secure insurance for that rental?**
 - No. Any permit(s) issued prior to January 1, 2026, will not be subject to this requirement.
 - Any permit(s) issued that included alcohol consumption will still need the additional Liquor Liability Insurance.
- **I have already booked a rental that is scheduled to take place after January 1, 2026 but I would like to change the rental date or add a date(s) to an active permit. Do I need to secure insurance for that rental now?**
 - Any permit(s) issued prior to January 1, 2026 will not be subject to this requirement even if they move their rental date to another date in 2026 or add additional dates in 2026.
 - However, if the new or additional rental date is after December 31, 2026 then a new rental application will be required and rental insurance must also be secured.
 - Any permit(s) issued that included alcohol consumption will still need the additional Liquor Liability Insurance.
- **Am I required to secure insurance through the company recommended by the City?**
 - No. It is up to the renter to decide where to secure insurance through. The insurance must meet the requirements outlined above and must be approved through the EBIX platform 30 days prior to facility use.
- **If I am a renter that has multiple events throughout the year at City facilities, do I need to get an insurance policy for each event?**
 - No, you may secure a policy that is effective through the date range of your rental dates. It is up to the renter to secure and submit a renewed policy upon expiration.
- **What if I am unable to secure insurance in time?**
 - Any rentals that are unable to provide evidence of liability insurance with 30 days or more before their rental date will have their rental cancelled, their deposit held, and any rental fees refunded.
 - If there are less than 30 days until the rental date and evidence of liability insurance is unable to be provided, the rental will be cancelled, the deposit will be refunded, and any rental fees already paid will be held (per Facility Rental Application page 9 – “Fees are not refunded for reserved time not used.”).

Insurance FAQs continued

- **Where do I submit a certificate of insurance once I have secured it?**
 - Certificates of insurance should be submitted by email to EBIX, a service the City of Roseville uses to manage its insurance certificate tracking, at roseville@ebix.com.
 - Certificates of insurance should NOT be submitted to City of Roseville staff directly.
- **How long does it take for insurance to be approved by City staff after I submit it?**
 - Typically, it will take 10 business days after submission to EBIX for staff to review and approve.
- **How can I tell if my insurance has been approved?**
 - After 10 business days following submission you may contact City staff to receive an update on the status of your submission. There will not be any communication from EBIX if the insurance is found to be in compliance.
- **What happens if my insurance is not approved?**
 - If the certificate of insurance is found to be deficient but there are still more than 30 days until the rental date, then there is time to make any changes necessary and resubmit for compliance.
 - If the certificate of insurance is found to be deficient and there are less than 30 days until the rental date, a 5-business day grace period to address deficiencies and resubmit to EBIX will be granted. If the insurance is not in compliance after resubmittal, the rental will be cancelled, the deposit will be refunded, and any rental fees will be held (per Facility Rental Application page 9 – “Fees are not refunded for reserved time not used.”).
- **If my insurance is found to be deficient, how can I tell what changes need to be made?**
 - If there are deficiencies, EBIX will send a follow up letter or email requesting additional information. A reference number and pin number are provided upon submission for following up on specific submissions.
- **Will I be automatically rejected if I submit a rental application request with less than 30 days to my rental date?**
 - No. However, these requests will be reviewed by City staff to see if it is possible to accommodate based on various factors such as room availability, staff schedules, and how quickly insurance can be submitted and reviewed.

INTERNAL ONLY

- If a rental request is submitted at or below 30 days out from the rental date
 - More than 10 full business days before rental date
 - Conditional upon Coordinator/Supervisor approval
 - If approved: deposit & rental fees are due immediately and must be paid for rental permit to be issued
 - Renter must submit insurance through EBIX ASAP and must submit a copy of the Certificate of Insurance to City staff
 - There is a 10 business day period to review insurance
 - City staff are NOT approving the COI, but they must submit to Michele Fitzgerald in Risk Management to expedite approval process
 - If found deficient or missing, rental is to be cancelled, deposit is returned, and rental fees are held (per Facility Rental Application page 9 – “Fees are not refunded for reserved time not used.”)
 - No grace period allowed for deficiencies in insurance submissions
 - Less than 10 full business days before rental date
 - Not accepted
 - Exceptions may be made based on Coordinator/Supervisor approval AND renter has existing compliant certificate of insurance on file in EBIX
 - Deposit & rental fees are due immediately and must be paid for rental permit to be issued