

TFOB 2027 INSURANCE REQUIREMENT

Prior to participation, Exhibitors, On-Site Vendors, and Science City Participants will provide a certificate of insurance to Tucson Festival of Books valid March 12-14, 2027 to satisfy the following minimum requirements:

a) Required of all Exhibitors: Proof of General Liability insurance:

The limits shall be no less than:

\$1,000,000 Each Occurrence Limit

\$1,000,000 Personal Advertising Injury Limit

\$2,000,000 General Aggregate Limit

\$2,000,000 Products/Completed Operation Aggregate Limit

Tucson Festival of Books to be Additional Insured. Waiver of subrogation to be included in favor of Tucson Festival of Books.

If you are bringing animals as a pre-approved aspect of your exhibit, the certificate must state that incidents involving animals are included. The request to include animals in your exhibit will not be approved without proof of coverage.

b) If you will bring a vehicle on premises as part of your Exhibit you must also provide proof of Commercial Auto Coverage:

Auto Liability limits of not less than \$1,000,000 each accident, combined Bodily Injury and Property Damage Liability insurance including owned autos, hired or non-owned autos.

Tucson Festival of Books to be Additional Insured. Waiver of subrogation to be included in favor of Tucson Festival of Books. NOTE: If you do not own the commercial vehicle you may list Hired & Non – Owned Auto only.

c) Workers' Compensation:

Statutory state coverage required. You are not required to provide us proof of coverage but you must carry worker's compensation coverage if obligated to do so by law. Our worker's compensation coverage will not extend to employees of your organization.

What address should I include on the certificate of insurance?

Tucson Festival of Books

P.O. Box 42466

Tucson, AZ 85733

Physical address is: 1201 E. Helen St., Tucson, AZ 85721 Phone: (520) 621-0302

FAQ

1. Why is proof of commercial general liability insurance required? The Tucson Festival of Books is insured to cover our liabilities. Our policy requires that we also request evidence that vendors and participants are insured to cover their own liabilities in the event of a claim. If you are not insured for this event and you experience a liability claim, you will be personally liable which may impact your homeowner's policy, if you have one, or other personal assets.

2. I am an artist/author/ individual who does not run a full-time business. I am not covered by business liability insurance. What can I do to meet this requirement? You can acquire a special event liability policy that meets our requirements from an insurance carrier of your choosing. For example:

[Artists, Crafters & Tradesmen
Philadelphia](#)

If you would like our insurance agent, Tina Chez of Marsh McLennan to obtain a quote for you, please email her at tina.chez@marshmma.com or call her at (858) 222-1419. Tina Chez provided this supplemental application form for special event insurance to us to share with you: <https://tucsonfestivalofbooks.org/?mid=456>

You are not required to use these options. You can ask your insurance agent for a quote or use Google to find additional options.

If you do not want to acquire an event policy, you may ask your homeowner's insurance policy to provide a certificate that indicates you have liability coverage and the amount. However, we do not advise this—you do this at your own risk.

3. Are you asking for evidence of insurance of my personal vehicle that will be parked in the parking lot during the festival?

No. If your exhibition or participation in the festival includes having a vehicle on the UA mall, we will need proof of commercial auto coverage.

4. Do you accept blanket additional insured/waiver of subrogation endorsements? Yes.

5. What address should I include on the certificate of insurance?

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