

# 2024 Minnesota State Fair Mandatory Insurance Requirements

## GENERAL LIABILITY INSURANCE

All exhibitors and concessionaires licensed by the Minnesota State Fair must have occurrence form commercial general liability insurance coverage on their activities/operations at the fairgrounds. Coverage requirements are as follows:

1. Minimum of one million (\$1,000,000) combined single limits per occurrence, two million (\$2,000,000) annual aggregate, insuring against claims for bodily injury and property damage.
2. Where applicable, exhibitors and concessionaires must also have coverage insuring against claims for products liability and products /completed operations.
3. The Minnesota State Fair and Minnesota State Agricultural Society must be named as an “additional insured” with respect to licensee operations/activities on their insurance certificate. Listing the Minnesota State Fair only as the Certificate Holder is **not** acceptable.

In the event we do not receive a certificate reflecting acceptable general liability insurance coverage or as an alternative to providing your own such coverage, you may be added to the group general liability insurance policy established for Minnesota State Fair’s exhibitors and concessionaires. Such coverage is in excess of any coverage you may have. If approved for such coverage, \$85 will be added to your license invoice for the first exhibit or concession site and \$50 for each additional site. This group policy does not provide worker’s compensation coverage. (The preceding rates may be subject to change.)

## WORKERS’ COMPENSATION INSURANCE

All exhibitors and concessionaires licensed by the Minnesota State Fair are required to provide a certificate giving proof of workers’ compensation insurance coverage in compliance with requirements of Minnesota Statutes Chapter 176, or provide evidence their exemption from same.

## GENERAL INSURANCE REQUIREMENTS

4. The Concessions & Exhibits Department must receive a certificate(s) of insurance from your insurance carrier(s) by July 1, 2024 (We accept copies or emails to sales@mnstatefair.org).
5. Certificate(s) provided must cover the period from Aug. 22 through Sept. 2, 2024, as well as fair setup and teardown dates. If your license agreement is issued after July 1, a certificate(s) of insurance must be provided within fifteen (15) days of the license issue date.
6. Insurance carriers must provide the State Fair with a minimum of (30) days written notice of any policy cancellation or material change in policy terms.
7. An example of an acceptable certificate of insurance may be found on the back of this sheet. To expedite insurance processing, please reference your license number and company name as reflected on your license agreement.

If you have questions, please contact the Concessions & Exhibits Department at 651-288-4456.

*Example on next page*

