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CONTRACTUAL RISK TRANSFER AND CERTIFICATES OF INSURANCE FOR PUBLIC GARDENS

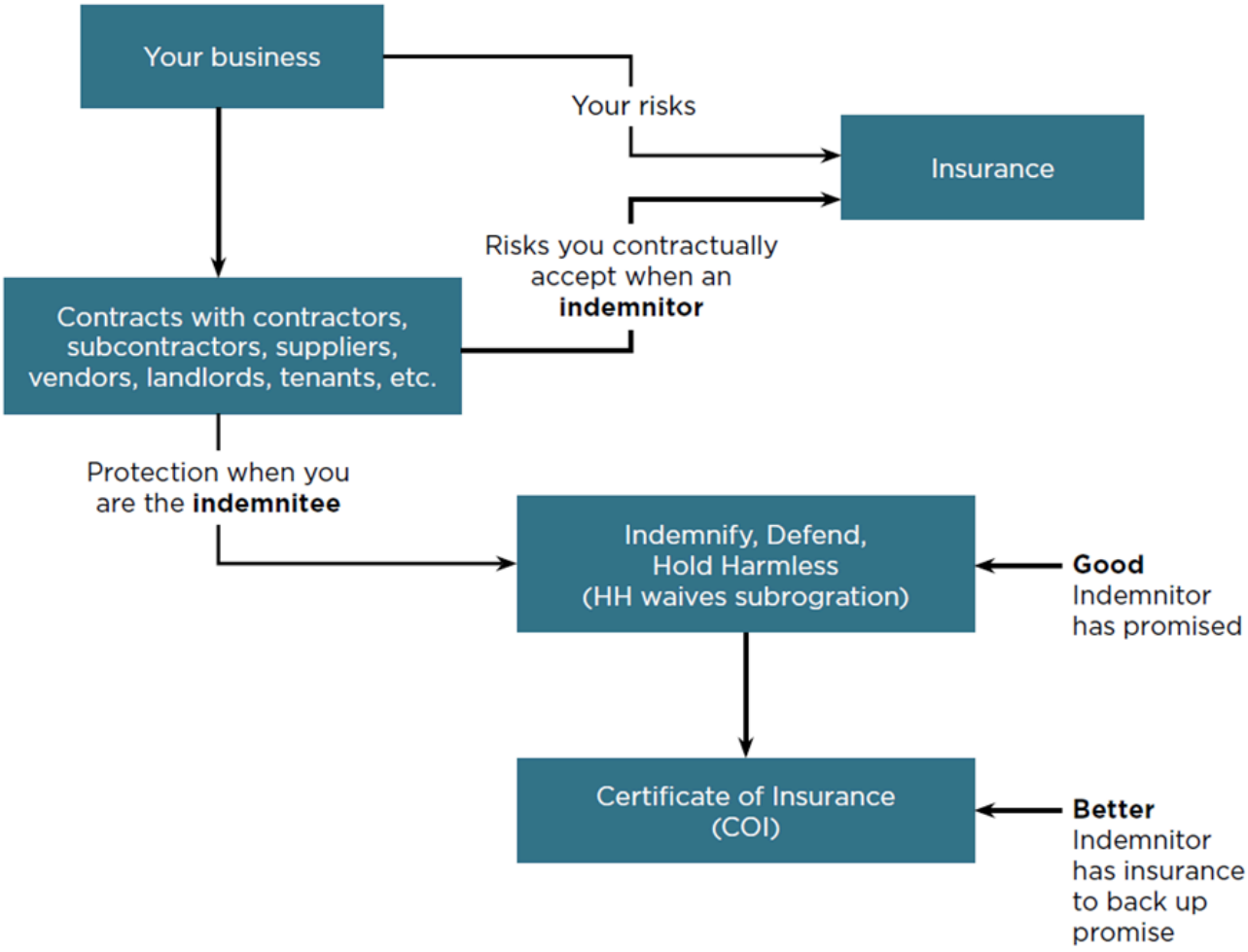
Brought to you by BHS Insurance

February 2026

Public gardens are vibrant spaces that welcome visitors, host events, and collaborate with a wide range of contractors, vendors, and artists. With so many moving parts and outside parties involved, managing risk becomes an essential part of ensuring your garden's ongoing success and safety. One of the most effective tools available to garden administrators is contractual risk transfer, supported by the careful review of certificates of insurance. Understanding how these processes work—and why they matter—can protect your garden from unexpected liabilities and help create a safer, more resilient environment for everyone.

These days all contractors and providers of services should be expecting to provide your Garden with their Certificate of Insurance prior to commencing any work. Whenever you hire an outside party to perform work on your behalf and who may create liability, it is important to confirm that the firm you are working with has the appropriate insurance in place. As an example, a food vendor sets up for an event and damages a historic statue. If the vendor does not have insurance in place or if an indemnification agreement is missing, the Garden could be responsible for repairs or replacement of the statue. As another example, if one of your service contractors is working in the garden and is injured due to uneven terrain, without adequate risk transfer or proper insurance, that contractor could sue the Garden for medical expenses and lost wages. Requesting a Certificate is considered a best practice and it not out of the ordinary. Contractors and Vendors should expect to provide this to their prospective clients.

The Certificate process typically begins at the point of contract negotiation. It is important to understand the terms of the contract, the indemnification provision and the insurance requirements, which are most often found with the contract terms. These are critical steps in minimizing future liabilities as well as compensation for damages or injuries.



Below is a Certificate of Insurance Review Checklist and Sample Certificate. This should be used as a guideline only. The contract requirements should be negotiated based on the breadth of the work or services to be provided, timeline to complete the work, the risks involved related to your staff, guests and the work crews as well as your physical property. Consider the adequacy of the insurance requirements from both the type of coverage needed and necessary limits of insurance.

Public Garden - Certificate of Insurance Review Checklist

1. **Date:** should be within 14 days of presentation to you.

2. **Named Insured**: should be the same entity used in the contract (not subsidiary).

3. **Commercial General Liability:**
   a. **OCCUR Box** – the Occurrence Basis Box should be Checked.
   b. **GEN'L AGGREGATE LIMIT Box** – the Project Box should be Checked for all construction contracts.

4. **All Lines of Coverage**:
   a. **ADDL INSD Column** – the Additional Insured Box should be Checked.
   b. **SUBR WVD Column** – the Waiver of Subrogation Box should be Checked.
   c. **Policy Number** – should be listed for each policy.
   d. **Policy Effective and Expiration Dates** – the policies should not expire before the project is expected to end. Recommend requesting updated COIs 30 days prior to expiration if new one will be needed.
   e. **Limits** – should be minimum required limits:
      i. **Commercial General Liability**
         $1,000,000 Each Occurrence
         $1,000,000 Personal & Advertising Injury
         $2,000,000 General Aggregate
         $2,000,000 Products/Completed Operations Aggregate
         If Drone is being used by vendor, Drone liability should be added for unmanned aircraft
      ii. **Liquor Liability (for anyone serving/selling/supplying alcohol at the garden)**
         $1,000,000 Each Occurrence
         $2,000,000 General Aggregate
      iii. **Auto Liability**
         $1,000,000 Each Accident
      iv. **Workers Comp/Employers Liability** (Statutory benefits apply based on State of Operation)
         $500,000 Each Accident/Employee and Aggregate
      v. **Umbrella/Excess Liability**
         $1,000,000 Each Occurrence and Aggregate
         Limit to be considered up to $25M+ based on breadth of work to be performed
      vi. **Abuse & Molestation (for any groups working directly with children)**
         $1,000,000 Each Occurrence
         $2,000,000 General Aggregate
      vii. **Professional Liability (for Engineers/Design work)**
         $1,000,000 Each Claim and Aggregate
         Limit to be considered up to $25M+ based on breadth of work to be performed

5. **Description of Operations**:
   a. **Public Garden is listed as additional insured on a primary and non-contributory basis relative to General, Auto Liability and Umbrella per the insureds policy form. General Liability coverage includes ongoing and completed operations. Waiver of Subrogation applies to General, Auto Liability, Workers Compensation and Umbrella in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form.**

6. **Certificate Holder:** Public Garden (entity should match contract) and address should be listed.

TESTCLI-02 RHILLS

CERTIFICATE OF LIABILITY INSURANCE

1 DATE (MM/DD/YYYY) 4/15/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
BHS Insurance 3055 44th St SW Grandville, MI 49418	PHONE (A/C, No, Ext): (616) 531-1900	FAX (A/C, No): (616) 574-3317
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : The Hartford	22357
INSURED	INSURER B :	
2 ABC Contractor 123 Main Street ABCDE, DE 99999	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	4c POLICY NUMBER	4d POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	4e LIMITS	
A	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 1,000,000
3	CLAIMS-MADE X OCCUR	X	X	AB123455	4/15/2022	4/15/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 500,000
	X Liquor Liability						MED EXP (Any one person)	$ 10,000
	4a & 4b						PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY X PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	X ANY AUTO	X	X	AB123456	4/15/2022	4/15/2023	BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	$ 1,000,000
	EXCESS LIAB CLAIMS-MADE	X	X	AB123457	4/15/2022	4/15/2023	AGGREGATE	$ 1,000,000
	DED RETENTION $							$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N (Mandatory in NH)	N / A	X	AB123458	4/15/2022	4/15/2023	E.L. EACH ACCIDENT	$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 500,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000
A	Abuse / Molestation			AB123455	4/15/2022	4/15/2023	If Applicable	1,000,000
A	Professional Liab			AB123455	4/15/2022	4/15/2023	If Applicable	1,000,000

5 DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Public Garden is listed as additional insured on a primary and non-contributory basis relative to General, Auto Liability and Umbrella per the insureds policy form. General Liability coverage includes ongoing and completed operations. Waiver of Subrogation applies to General, Auto Liability, Workers Compensation and Umbrella in favor of the additional insured. 30 days' notice provided in the event of cancellation except for 10 days' notice provided for non-payment per insured's policy form.

CERTIFICATE HOLDER	CANCELLATION
6 ABC Garden 1223 Main Street Anytown, USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE

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Some service agreements continue year after year, as do many construction projects therefore you will need a current Certificate each year that services are provided or work is performed.

In addition, when hiring a General Contractor or a Vendor who will be hiring subcontractors; the insurance requirements for any subcontractors they hire should be required and addressed in the contract as well.
In closing, contractual risk transfer can help your Garden reduce your insurance claims and cost by placing the risk with the party who is better positioned to control. This along with securing insurance can be an integral part of your Garden's risk transfer strategy.

More Information
For help or additional information regarding your certificate management program, please contact the BHS Garden team at (800) 350-7676.