# FORT THOMAS

### INDEPENDENT SCHOOLS

HIGHLANDS HIGH

21 February 2020

HIGHLANDS MIDDLE

JOHNSON ELEMENTARY

Dear Community Member:

MOYER ELEMENTARY

WOODFILL ELEMENTARY

Thank you for your interest in utilizing our facilities for your event. Please find attached to this letter the following information:

- 1) Board Policy 5.3 Use of School Facilities and Grounds
- 2) Board procedure 5.3 AP.1 Use of School Facilities and Grounds
- 3) Board Policy 5.31 Rental Application and Contract
- 4) Board Policy 5.31 AP.21 Application for Use of District Property
- 5) The FTIS Fee Schedule for Building / Facilities Rental
- 6) Liability Insurance Information Sheet

#### Please note:

- 1) All groups that are not covered by the Fort Thomas Independent Schools insurance policies are required to submit copies of their liability insurance policies, naming the district as an additional insured, should their applications be approved. The minimum coverage required is \$1,000,000.
- 2) All youth-sports groups are required to submit copies of their "rosters" that include the participant's name and school they are attending to assist us in determining the "priority" to which your group belongs. Please send these with your completed application.
- 3) All groups that qualify may be required to submit additional paperwork and submit to a background check to be issued a credential for building access.

#### Facility Use Request Procedures

- Please review all policies and procedures referenced here and contact the Director of Operations should you have any questions. Contact information is listed below.
- 2) If you wish to proceed with a facility request, please complete the attached Application and return it to the Director of Operations.
- 3) Appropriate School and District Staff will review the application and determine if a facility is available and the request approved.

- 4) Should the request be approved, we will notify you electronically using our scheduling program. You will receive an email message from the "School Dude Message Center."
- 5) Once approved, we will send a contract for your signature, a detailed Event Schedule, and a list of anticipated fees that could apply.
- 6) Please sign the contract and submit, along with a copy of your liability insurance and deposit (if required) to the Director of Operations.

  Individuals or organizations renting space at Launch @ 20 North Grand Avenue will be required to provide liability insurance for United Property Group as well.
- 7) Should rental fees, personnel charges or other fees apply, we will send an invoice upon the completion of your event. Please make all checks payable to Fort Thomas Independent Schools and send to the attention of the Director of Operations. Prompt payment is requested.

Should you have any questions about the facilities of Fort Thomas Independent Schools or this process please do not hesitate to contact us at your earliest convenience.

Sincerely,

Jerry Wissman

Director of Operations

Fort Thomas Independent Schools

859.815.2018

Jerry.Wissman@fortthomas.kyschools.us

my Winman

#### **Use of School Facilities and Grounds**

#### WHO MAY USE

The Board authorizes the use of school facilities and grounds by responsible and organized groups for purposes that provide demonstrable benefit to the schools or to the community as a whole. School facilities and grounds shall not be used by groups when such use would interfere with educational purposes.

The Board may authorize the use of school property by public members of the community during non-school hours for the purpose of recreation, sport, academic, literary, artistic, or community uses as defined in KRS Chapter 162 pursuant to this and other policies adopted by the Board and related procedures established by the Superintendent. <sup>1</sup>

Priority in scheduling shall be determined based on procedures developed by the Superintendent.

#### **USE DURING ELECTIONS**

The Superintendent is authorized to grant approval for use of school facilities as polling places for elections.

#### POLITICAL RALLIES

Political rallies may be held in school facilities, provided the provisions of this policy are followed.

#### AVAILABILITY

The Board shall determine when and which facilities and grounds will be available to the community and establish reasonable fees for their rental.

Activities that are sponsored by approved student organizations, faculty groups, or school-related parent groups may use school facilities and grounds without charge when approved by the Principal and, when required, supervised by school personnel.

#### AFTER SCHOOL PROGRAMS

Private, for profit tutoring is not permitted on school property. All lessons/classes conducted on District property MUST be related to District curricular programs and must be approved in advance by the Superintendent or designee.

#### OTHER GROUPS

Other local groups may be granted permission to use school facilities and grounds provided the following requirements are met:

- Applications shall be submitted in writing to the Principal for approval.
- The Principal or designee shall be present when school facilities or grounds are being used.
- Activities shall be scheduled to last no more than three (3) hours and to end no later than 10:00 p.m., unless the Principal grants prior permission to exceed these limits.
- Payment is made in accordance with a fee schedule approved by the Board. The Superintendent is authorized to alter the hourly rate based on justifiable written information supplied by the renter.
- The Board shall require reimbursement for any and all expenses incurred, including those for utilities and custodial and supervisory services.

(CONTINUED)

#### **Use of School Facilities and Grounds**

#### APPLICATION AND CONTRACT

The Board shall adopt an official application forms, fee schedules, and an official rental contract, all of which shall detail the conditions of usage. Approval of a request to use District facilities does not signify District sponsorship, endorsement or approval of an organization or activity. Persons authorized to represent officially the renting organization must sign the application and contract.

Forms shall be completed in triplicate and returned to the office of application within ten (10) days prior to use. The Principal, the Superintendent, and the applicant shall each be provided with a copy of the forms.

If an application includes a request to use a school gymnasium or auditorium for money-making activities, the Superintendent shall review the application and have the authority to increase the normal rental fee.

#### LIABILITY

The Board shall require a renting organization to assume all liability for injury to individuals by reason of the lease of Board property and that the organization indemnify and save harmless the Board from any loss or damage thereby.

#### **INSURANCE**

If the non-school related activity sponsored by the community group involves admission or is designated as a high-risk activity by the Superintendent or designee, the community group shall provide a certificate of liability insurance naming the Board as additional insured under the policy for the activity.

#### RESTITUTION OF DAMAGES

The renting group or organization shall reimburse the Board for any repair of damages to or replacement of school property lost, stolen, damaged or vandalized while under its care. In such cases, the Principal shall send a written report to the Superintendent and the person granted permission to use the facility. Settlement of a damage claim must be made with the Superintendent.

#### DISREGARD OF RULES

Disregard of the rules and regulations governing the use of school facilities and grounds shall result in the refusal of the Board to grant the offending group or organization further use.

#### REFERENCES:

<sup>1</sup>KRS 162.055

KRS 158.183; KRS 160.290; KRS 160.293; KRS 160.340; KRS 162.050

OAG 60-389; OAG 80-78

P. L. 114-95, (Every Student Succeeds Act of 2015)

20 U.S.C. § 7905 (Boy Scouts of America Equal Access Act)

#### RELATED POLICY:

10.3

Adopted/Amended: 7/9/2012

Order #: 1035

#### Use of School Facilities and Grounds

#### PRIMARY PURPOSE

School facilities and grounds are for the primary purpose of meeting the educational needs of school-age youth in the district. However, with reasonable policies and procedures, the school can assist the community in meeting social, civic, recreational, and cultural needs by effective utilization of school facilities and grounds. It is necessary to ensure that such use does not interfere with regular school purposes, impose undue burden upon personnel, or strain the limited funds allotted for building services and maintenance. Any group or individual applying for use of school facilities will be classified using the priority levels listed below. These priorities will determine what facility use fees will be incurred.

#### PRIORITY FOR USE OF SCHOOL FACILITIES

Priority	Examples of Groups	Approval	Scheduling	Fees Charged	Proof of Liability Insurance
I - Fort Thomas Independent School Groups	Fort Thomas Education Foundation Educational programs that are an outgrowth of classroom instruction including, but not limited to, science fairs, plays, exhibits and concerts.	Principal/ designee	Principal/ designee	Per Board- approved scheduled	None required if covered by current District insurance policies. Any group not covered will be required to provide certificates of liability insurance naming Fort Thomas
When required, must be supervised by school personnel	Regular season interscholastic activities including athletic teams, speech and debate, band competition and academic competition.  Any school group that requires a faculty sponsor including, but not limited to, all school-sponsored clubs, homerooms, honor societies and student council.  District Enrichment Programs  District Adult/Community education programs  Parent-Teacher Organization  Booster Groups - academic, athletic and band  Little League and/or comparable groups comprised entirely of students who reside in the Fort Thomas Independent School District.  Fort Thomas Independent Schools Partners				Independent Schools as an insured prior to building use.  NOTE: All external support/booster organizations are required to carry separate insurance for general liability with appropriate coverage to operate their organization.  (Accounting Procedures for Kentucky School Activity Funds)

#### **Use of School Facilities and Grounds**

#### PRIORITY FOR USE OF SCHOOL FACILITIES (CONTINUED)

Priority	Examples of Groups	Approval	Scheduling	Fees Charged	Proof of Liability Insurance
II - School-Related Groups When required, must be supervised by school personnel	4-H Clubs Scout groups County Recreation Programs Little League and/or comparable groups that are not comprised entirely of students who reside in the Fort Thomas Independent School District. YMCA or similar groups Activities for students enrolled in local private schools having no facilities or grounds available for such activities. Employees of Fort Thomas Independent Schools.	Principal/ designee	Principal/ designee	Per Board- approved scheduled	Groups are required to present certificates of liability insurance naming Fort Thomas Independent Schools as an insured prior to building use.
III - Community Interest Groups Principal/designee must be present	Civic clubs Industrial groups Church groups Homemakers Farm Bureau Historical Society Little League and/or comparable groups with no participants that are students who reside in the Fort Thomas Independent School District.	Principal/ designee	Principal/ designee	Per Board- approved scheduled	Groups are required to present certificates of liability insurance naming Fort Thomas Independent Schools as an insured prior to building use.
IV - Meetings of General Public	General meetings of various community groups including, but not limited to, political parties.	Principal/ designee	Principal/ designee	Per Board- approved scheduled	Groups are required to present certificates of liability insurance naming Fort Thomas Independent Schools as an insured prior to building use.

#### **TOURNAMENT COMPETITIONS**

Special tournaments or competitions that are sponsored by Fort Thomas Independent School teams or organizations may be held in school facilities. These groups may use the facilities free of charge, but those groups will be responsible for all supervisory and custodial fees that may apply.

05.3 AP.1 (CONTINUED)

#### Use of School Facilities and Grounds

#### FOOD SERVICE

Eligible groups may contract for meals to be served in school dining areas. Use of kitchen equipment requires the presence of a School Food Service employee or that the group receives appropriate training on all food service equipment. Appropriate Facility Use Fees may apply to compensate for the presence of these employees per the Board-approved scheduled.

#### PUBLIC ELECTIONS/RALLIES

School facilities may be used as polling places for public elections without charge. Political rallies may be held in school facilities, provided the provisions of this policy are followed.

#### SPECIAL/EMERGENCY USE

Special/emergency use of facilities may be approved by the Superintendent/designee with explanation made to the Board at its next regular meeting.

Review/Revised:7/8/13

#### Rental Application and Contract

#### CONDITIONS OF RENTAL

All rental of school facilities is subject to the following conditions:

- 1. An official application shall be made to the Superintendent or designee.
- 2. Rentals will be made only to responsible and organized groups, and responsible officers of that group must sign the application and the contract.
- 3. Conditions of that contract shall include:
  - a. Acceptance of responsibility by officials of the renting organization for any damage or loss resulting from the rental;
  - b. Agreement that renting organizations, and officers thereof, shall assume all liability for any personal injuries incurred during their use of the facilities and shall hold the Board harmless from any such claims against it;
  - c. Agreement to observe all school rules, regulations, and requirements for the spaces covered by the contract;
  - d. Agreement to observe all fire and safety regulations;
  - e. Agreement that the use of any tobacco product, alternative nicotine product, or vapor product shall not occur on or in all property. The use of alcoholic beverages is prohibited in school buildings or on school grounds; however, the Superintendent may allow an exception regarding use of alcoholic beverages for the rental and use of school facilities located at 20 N. Grand Avenue, during non-school hours by third parties. When such an exception is permitted, the third party shall be responsible for all the other conditions and requirements set forth in this policy as well as compliance with all applicable federal, state, and local laws, regulations, and ordinances covering service and consumption of alcohol, shall not engage in the sale of alcoholic beverages, and shall provide proof of liability insurance affording minimum coverage of one million dollars that names the Fort Thomas Independent Board of Education as an additional insured and specifically provides coverage for social host/event liability.
  - f. Observance that no immoral or illegal activity shall be allowed on the premises;
  - g. The presence of a school employee when the building is open after school hours. Such employee shall be designated by the Principal and shall, in no way, be responsible for the conduct of persons present.
  - h. Agreement that no alterations to the buildings or grounds be made without prior approval;
  - i. Agreement that the renting party shall not sublease or reassign any portion of the building or item of equipment covered by the rental contract;
  - j. Agreement that school equipment shall not be a part of the rental contract unless specifically enumerated; and
  - k. Agreement to leave the facilities in as good a condition as before used.

When appropriate, the renting organization shall provide proof of insurance covering the conditions above when requested by the Superintendent or designee.

### Rental Application and Contract

#### REFERENCES:

<u>KRS 162.055; KRS 438.050; KRS 438.305; KRS 438.345</u>

OAG 81-295

P. L. 114-95, (Every Student Succeeds Act of 2015)

#### RELATED POLICIES:

03.1327; 03.2327; 06.221; 09.4232; 10.3; 10.5

Adopted/Amended: 8/12/2019

Order #: 2024

### <u>Application for Use of District Property</u>

APPLICATION FOR RENTAL					
Name of Organization:		icate school name and area	to be used)		
Name of Authorized Rei					
Address:					
City:		State:Zip:			
DAYTIME PHONE:		Cell Phone:			
Email Address:					
Description/Purpose of Ac					
DATE(S) REQUESTED	EVENT TIME	EVENT SET UP/BREA	K DOWN TIMES		
Will admission be charged? TOWER PARK SOCCER COM		If so, amount per person \$			
The Turf Field at Tower Park of the field. If you are reques may be scheduled at the same	is scheduled in 1/3 incrementating to use a portion of the time on other portions of	e field, please be advised the field. Please indicate you	at other organizatior r needs below		
PERFORMING ARTS CENTER	R/THEATER STUDIO NEED	S (PLEASE CHECK IF NEEDE	D)		
☐ Basic Sound System or	☐ Enhanced Sound Syst	AND THE PERSON NAMED IN COLUMN TO SERVICE AND ADDRESS OF THE PERSON NAMED ADDRESS OF THE PERSON NAMED IN COLUMN TO SERVICE AND ADDRESS OF	•		
☐ Basic House Lighting or	☐ Special Lighting	☐ Projection Booth			
☐ Dressing Rooms	☐ Ticket Booth	☐ Fly System	□ Camera/AV		
□ Piano	☐ Orchestra Shell	☐ Choral Risers			
SPECIAL NEEDS (PLEASE CH	ECK IF NEEDED)				
☐ Sound System		wers/Lockers	rooms		
☐ Kitchen/Serving	☐ Concession Areas	☐ Smart Board/Proje			
☐ Other		•			
☐ Seating	Number Type	Desired			
☐ Audio Visual	Number Type	Desired			
Additional Lighting Con					

### Application for Use of District Property

ORGANIZATION'S AUTHORIZED REPRESENTATIVE	DATE
I, the undersigned, do hereby request the use of the facilities listed above is approved, a contract signed, and a deposit (if necessary) is paid, my expression of the facilities listed above is approved.	
IF THIS REQUEST IS APPROVED AND THE ORGANIZATION'S EVENT SCHEIT TO THE AUTHORIZED PARTY FOR A SIGNATURE. PLEASE RETURN THE SIGNATURE OF OPERATIONS.	
Prior to the first date of the activity, the organization's sponsor Superintendent with a certificate of liability provided by the Organization Fort Thomas Board of Education as additional insured under the policy	on's insurance company naming the
The Fort Thomas Board of Education shall not be responsible for prov for any set-up or break-down activities such as scenery. All specialized a activities in the Performing Arts Center will be coordinated with the Au	equipment and set-up or breakdown
If required, the Fort Thomas Board of Education shall furnish appression of the event. The organization renting the facility shall be returned to the event. The organization renting the facility shall be returned to the event. Thomas Board of Education for expenses incurred in providing the su other related services. This includes, but is not limited to, wages paid to matching benefits on the wages. If the Performing Arts Center at High! Auditorium Manager will be present. The Auditorium Manager will Technicians will be required for the event. There will be an additional of wishes to utilize their own technicians, they will be required to attern Auditorium Manager.	esponsible for reimbursing the Fort pervisor, custodial services, or any the supervisor, as well as employer lands High School is the venue, the Il determine if Sound or Lighting charge for those services. If a group
ADDITIONAL COMMENTS OR NEEDS:	
☐ Restrooms in front of gym ☐ Tables; how many	☐ Chairs; how many
☐ Headset communication from backstage to light booth	□ Podium
☐ Sound technicians to operate equipment ☐ CD/DVD Player  ADDITIONAL SOUND COMMENTS OR NEEDS:  MISCELLANEOUS NEEDS	
	uipment in Performing Arts Center
☐ Wireless Microphones: Additional Fee Applies, Number	
☐ Standard Microphone; Number	
WHAT DO YOU NEED FOR SOUND?	

### Application for Use of District Property

#### **EVENT INFORMATION FORM**

Please fill out the information below to help us prepare for your event. The information you provide will be forwarded to the appropriate staff member who can assist in meeting your needs.

1.	Is your group a youth sports group or other comparable organization? If so, please attach a copy of your roster(s) to help us determine which usage priority applies to your Organization.
2.	What are your audio/visual needs for this event?
3.	Our custodial staff will be cleaning the space before and after your event. Please provide any information you can give us that will help us better prepare for your event.
<u>4.</u>	All district facilities feature electronic door access that will be programmed for your event.  • When would you like to have the doors unlock?
5	• When should the doors lock at the conclusion of your event?  What are your needs for event setup?
6.	What are your needs for event breakdown?
7.	All district facilities feature automated climate controls. To assure a comfortable climate when you arrive, we will be programming controls to begin operation one (1) hour before your scheduled event start time and cease operation at the end of your event.
8	What are your IT/technology needs for this event?
9	Many of our spaces feature "state-of-the-art" performance lights and sound, and stage spaces. If you are planning to use any of these spaces, we will have our staff contact you regarding your needs. We will be contacting the Organization's authorized representative, but if we should contact someone else regarding those needs, please list this contact information below:

## FORT THOMAS INDEPENDENT SCHOOLSFEE SCHEDULE FOR BUILDING / FACILITIES RENTAL

Building	Area Requested	Priority 1	Priority 2	Priority 3	Priority 4
Highlands High	Performing Arts	Free	\$50 / hour	\$100 / hour	\$150 / hour
School	Center		Maximum	Maximum	Maximum Charge
			Charge	Charge \$600	\$900
			\$300		
	Theater Studio	Free	\$40 / hour	\$80 / hour	\$120/hour
			Maximum	Maximum	Maximum Charge
			Charge	Charge \$480	\$720
		×	\$240		
	TV Studio	Free	\$40 / hour	\$80 / hour	\$120/hour
			Maximum	Maximum	Maximum Charge
			Charge	Charge \$480	\$720
			\$240		
	Audio Lab	Free	\$40 / hour	\$80 / hour	\$120/hour
			Maximum	Maximum	Maximum Charge
			Charge	Charge \$480	\$720
			\$240		
F.	Production Room	Free	\$40 / hour	\$80 / hour	\$120/hour
			Maximum	Maximum	Maximum Charge
			Charge	Charge \$480	\$720
			\$240		
	Football Field	Free	\$75 / hour	\$150/hour	\$200/hour
			Maximum	Maximum	Maximum Charge
			Charge	Charge	\$1,200
			\$500	\$900	
	HHS Athletic	Free	\$40 / hour	\$80 / hour	\$120/hour
	Fieldhouse		Maximum	Maximum	Maximum Charge
			Charge	Charge \$480	\$720
}	Classroom	Free	\$240	\$25 / hour	¢7Г / Ь
-	Gymnasium	Free	Free Free	\$100/hour	\$35 / hour \$150/hour
	Gyrinasiani	riee	rree	Maximum	Maximum Charge
			a	Charge \$600	\$900
1	Multi-Purpose Room	Free	Free	\$60 / hour	\$80 / hour
	Multi-Purpose Room	riee	rree	Maximum	Maximum Charge
				Charge \$360	\$480
	Cafeteria	Free	Free	\$30 / hour	\$480 \$55 / hour
	Kitchen	Free	Free	\$30 / hour	\$55 / hour
1	Media Center	Free	Free	\$40 / hour	\$80 / hour
	Fledia Center	riee	riee	Maximum	Maximum Charge
				Charge \$240	\$480
1	Innovation Lab	Free	Free	\$30 / hour	\$55 / hour
	iiiiovation Lab	1166	riee	Maximum	Maximum Charge
				Charge \$180	\$330
	Community Center /	Free	\$40 / hour	\$80 / hour	\$120/hour
	Hall of Fame Room	1166	Maximum	Maximum	Maximum Charge
	rian or rame room		Charge	Charge \$480	\$720
			\$240	Charge \$400	4,20
		CHEST BOND CHEST			
AND DESCRIPTION OF PROPERTY OF THE PERSON OF	THE TOTAL PROPERTY OF THE PROP	- Daniel Word of State Of the S	Swing September 1997		

Highlands	Classroom	Free	Free	\$25 / hour	\$35 / hour
Middle School	Computer Lab	Free	Free	\$30 / hour	\$55 / hour
	Gymnasium	Free	Free	\$100/hour	\$150/hour
				Maximum	Maximum Charge
				Charge \$600	\$900
	Cafeteria	Free	Free	\$30 / hour	\$55 / hour
	Kitchen	Free	Free	\$30 / hour	\$55 / hour
	Media Center	Free	Free	\$30 / hour	\$55 / hour
	Parking Garage	Free	Free	\$25 / hour	\$35 / hour
Elementary Schools	Classroom	Free	Free	\$25 / hour	\$35 / hour
	Computer Lab	Free	Free	\$30 / hour	\$55 / hour
	Gymnasium	Free	Free	\$60 / hour	\$80 / hour
				Maximum	Maximum Charge
				Charge \$360	\$480
	Cafetorium	Free	\$30 / hour	\$80 / hour	\$100/hour
			Maximum	Maximum	Maximum Charge
	4		Charge \$200	Charge \$480	\$600
	Kitchen	Free	Free	\$30 / hour	\$55 / hour
	Media Center	Free	Free	\$30 / hour	\$55 / hour
Launch @ 20 N Grand	Convening Room	Free	\$40 / hour	\$80 / hour	\$120/hour
	Maker Studio	Free	\$20 / hour	\$30 / hour	\$45/hour
	Student Pop-Up Shop	Free	\$20 / hour	\$30 / hour	\$45 / hour
	Professional Studies Center	Free	\$100 / hour	\$150 / hour	\$200/hour
Tower Park	Soccer Field @	Free	\$75 / hour	\$150/hour	\$200/hour
Soccer	Tower Park		Maximum	Maximum	Maximum Charge
Complex			Charge \$500	Charge \$900	\$1,200

Use of these facilities may require the Auditorium Manager, Site Supervisor, Custodial services, or other staff to be present. The rate for these services will be determined based upon the hourly rate for the individuals assigned to work the event. The Organization shall also be liable for the cost to the district to pay these employees their required benefits. This surcharge will not exceed 32% of the employee's hourly rate. An estimate for these services will be provided but may differ from actual charges based upon employee assigned to the event. The district reserves the right to assign additional employees than estimated should the facility be left in a condition that requires such action.



#### LIABILITY INSURANCE INFORMATION SHEET

Thank you for expressing interest in using the facilities of Fort Thomas Independent Schools. To schedule event time at our facilities, you must present a certificate of insurance naming Fort Thomas Independent Schools as an additional insured. Board Policy 05.31 (3e) requires that you carry a minimum of \$1,000,000 of General Liability coverage. A copy of this policy is included in this informational packet.

If your group is part of a larger entity such as the Boys Scouts of America or the Amateur Athletic Union, these organizations should be able to provide you a certificate for your group, at the required level. If you are not part of a larger group, there are still several ways for you to meet the insurance requirement.

- 1) Utilize your homeowner's policy and personal umbrella. Contact your local agent and have them assist in adding to your coverages to satisfy the requirement. Please remember to have them name the district as an additional insured.
- 2) Purchase a liability insurance policy which would cover the length of your activity. You can contact your local agent or purchase coverage online. The following online agencies cater to sports and other team activities.
  - a. www.chappellinsurance.com
  - b. www.kandkinsurance.com
  - c. www.esportsinsurance.com
- 3) Purchase one-day event insurance through a local agent. Check with your agent to see if they can provide this for you. Local agents that have confirmed they offer such policies are:
  - a. Desmond Insurance Shannon Desmond Walz 859.491.5100
    - i. shannon.desmondwalz@desmondinsurance.com
  - b. Gross Insurance Agency David Gross 859.445.0419
    - i. David.gross@gross-ins.com
  - c. Crawford Insurance Steve Crawford 859.581.2088
    - i. Steve.Crawford@assuredpartners.com
  - d. Dave Walkenhorst Agency Julie Hayes 859.442.5660
    - i. juliehaves@fuse.net
- 4) Purchase coverage through a nationally recognized insurance provider. Many agencies such a Progressive, Allstate, and Travelers provide this coverage. Check out their website for more information.
- 5) This coverage can also be purchased online. The following online agencies cater to one-day events.
  - a. <u>www.chappellinsurance.com</u>
  - b. www.kandkinsurance.com
  - c. www.specialeventinsurance.com
  - d. www.theeventhelper.com
  - e. <u>www.eventsured.com</u>