

Important Insurance Information

It's not hard to get...and so very necessary!

1) Every renter must have Liability Insurance

In the agreement for the use of Palikū Theatre is this statement:

"The USER shall obtain and maintain throughout the period of the use under this agreement liability insurance in an amount of at least one million dollars (\$1,000,000) for bodily injury liability arising out of each occurrence and in an amount of at least one million dollars (\$1,000,000) for property damage liability arising out of each occurrence. The University of Hawaii and the State of Hawaii, and their officers, employees and agents shall be listed as insured under the policy. Prior to the date of use, the USER shall provide to the University a certificate of insurance verifying the existence of the necessary liability coverage, including the coverage of the University of Hawaii and the State of Hawaii, and their officers, employees and agents."



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2) There are local agencies who handle Special Events policies

There are a number of local agents listed in the phone book. They take your information and shop it to several insurance companies with whom they deal. You are then contacted with the price of the insurance, based on the quotes they receive. Each event is covered separately; however an event can be several days in duration and the insurance covers rehearsals, clean-up time, the set of performances, etc. All this must be disclosed at the time you apply for the insurance. Currently, the quotes have been coming in ranging from \$300 to \$400, depending on the nature of the event, duration, etc. Most companies seem to require at least 30 days prior to the use of the theater in order to process the application. You may contact them with greater lead time, but quotes are seldom made more than 60 days out.

3) Order Insurance on the Internet

This is also a possibility. The timeline may be shorter, but the rates may be higher.