January 3, 2020

TO: Temporary Amusement Ride Owners/Operators

SUBJECT: Insurance (TAR-20-4)

This letter is to provide information and clarification of the insurance requirements in order to operate temporary amusement rides in the State of California. The Division recommends that you forward a copy of this notice to your insurance agent or broker.

The following insurance requirements are outlined in California Labor Code Section 7912:

"No person shall operate an amusement ride unless there is in existence and on file with the Division a policy of insurance issued by a company licensed by the Department of Insurance to do business in the State of California, or by a non-admitted insurer employed by a surplus lines broker licensed by the Department of Insurance, in an amount of not less than **one million dollars ($1,000,000.00) per occurrence,** insuring the owner or operator against liability for injury suffered by persons riding the amusement ride." **Note: Sub-limits less than $1,000,000.00 will not be accepted.**

The Labor Code requires that a **complete insurance policy** be submitted for review. A certificate of insurance or a binder does not meet this requirement.

Note: The company name or amusement ride operation and the rides listed in your insurance policy as being covered must correspond with the company name and list of rides in operation listed on your application.

A complete new policy must be submitted to the Division promptly upon the expiration of the existing policy. Permits may be revoked if a valid policy of insurance is not on file with the Division.

Owner/Operators and insurance agencies may email the policy to: tar@dir.ca.gov
The Division will not accept a faxed copy of an insurance policy.

Scott Prather
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