



EXTERNAL CERTIFICATE USER GUIDE

If a user chooses to provide their own insurance for an event, the venue may request that an External Certificate Form is completed and submitted to IRC for verification. This [form](#) outlines the venue's key insurance coverage requirements and must be completed by the user's licensed insurance broker.

REQUIREMENTS

- We cannot review external certificates. It is required that our External Certificate Form is completed for review
- The form must be fully filled and signed/stamped by a licensed broker
- Waiver of Subrogation must be marked as "YES"
 - It must be clearly stated that the Waiver of Subrogation is in favor of the Municipality
- A minimum of \$2 million CGL Limit per Occurrence. (\$5 million for high-risk activities)
- The following coverages must be marked as "YES"
 - Third Party Bodily Injury and Property Damage, Products & Completed Operations, Cross Liability/Severability of Interests Clause, and Employees &/or Volunteers added as Additional Insureds
- If the event includes Sports, Vendors or Alcohol and has acceptable coverage for those activities, it must be marked as "YES."
 - For sport activity, both Bodily Injury to Participant, and Participant to Participant is required

HOW TO ACCESS & SUBMIT THE EXTERNAL CERTIFICATE FORM

Access the form – [linked here](#) – or:

- Log in to your designated online portal
- Navigate to the Tools / Forms tab
- Click "External Certificate Form" to open and download the document

Submit the completed form:

- Return to the Tools / Forms tab
- Click "Submit External Certificate"
- A new email window will open where you can attach and submit the completed form
- Email the form to verify@ircnow.com

REVIEW PROCESS

Once submitted, the IRC team will review the External Certificate and confirm whether it is approved or denied based on the venue's coverage requirements.

If you have any questions, please email: verify@ircnow.com or by phone: [1-800-517-1390](tel:1-800-517-1390)