

To: Public Safety & Welfare Committee
From: City Attorney's Office
Date: February 26, 2026
Subject: Revisions to Section 428-9(D) of the Watertown City Code
Insurance Coverage for City Sponsored Parades

Background

Section 428-9(D) of the Watertown Municipal Code currently states that the City will provide insurance coverage for all City sponsored parades, specifically the Fourth of July Parade, Watertown Parade of Lights, and the WUSD Homecoming Parade.

The City's insurance carrier has never and will not provide insurance coverage for these types of events. As a result, the existing language in Section 428-9(D) is not accurate. Because the City is unable to insure these events under its policy, the ordinance must be updated. Continuing to list City sponsored parade insurance as a municipal responsibility creates both legal and financial exposure for the City.

Summary of Proposed Changes

The proposed revision requires City-sponsored parades to obtain insurance mirroring the requirements of other Special Events under Section 428-7(H) of the Watertown City Code.

Parade organizers will need to:

- Provide the City Clerk with a certificate of insurance no later than 10 days before the event; and,
- The policy must provide minimum combined single limits for bodily injury and property damage of at least \$1,000,000 per person/aggregate and must list the City as an additional insured.

Recommendation

Given that the City's insurance carrier will not insure the above-referenced parade events, revisions to Section 428-9(D) are necessary and appropriate. City staff recommends approval of these ordinance revisions.