Thank you for considering the Three Oaks Recreation Area for your group use! We know that you will be impressed by the beauty of the facility and its amenities. If you have any questions don’t hesitate to contact the City Manager’s office at 815-459-2020 ex. 4288.

Regulations for Group Rates

- Applications must be submitted at least 5 business days prior to visiting.
- Group uses are allowed Monday – Thursday. Group uses are not allowed on Fridays, weekends or holidays.
- **Fees:**
  
  Swim Beach / Playground / Spray Park: The group rate is $5.00 per person, including chaperones, for groups greater than 15. The swim beach is open from approximately Memorial Day to Labor Day.
  Watercraft / Marina: The group is eligible for resident rates on canoes, kayaks and paddleboats.
  Parking: Non-resident vehicles are $5.00 each for parking. If using buses there is no charge and a strong possibility we will ask you to park offsite if the beach is overwhelmingly busy.

- The City will take a count of all group participants and adults when you enter/arrive at the facility and will be given official wristbands.
- If your group utilizes the beach or marina, the count that is taken will be signed off by the main contact person for the group. Payment is expected prior to your planned visit or day of at the facility.
- A Group Use Participant Form must be completed and submitted for each participant attending your group outing prior to entering the facility.
- Persons applying for a group outing must be 21 years of age.
- Groups with youths under the age of 18 must have one adult over 21 for every 7 youths. Any group which does not have adequate supervision or fails to maintain discipline will be asked to leave.
- City sponsored activities shall have priority in all areas of the facility.
- Contact person or organization officials must be present during the rental. In addition, all chaperones must attend to the group for the duration of the visit, be in proper swim attire (if the swim beach is utilized) and assist children in the water.
- Three Oaks Recreation Area rules and Illinois Department of Public Health Guidelines must be followed while visiting the beach/playground/spray park.
- In the event of inclement weather, the city will not issue any partial refunds. However, you may work with the City to reschedule your visit for another date.
- No unattended groups of minors are allowed in the locker room.
- All groups must attend an orientation by the beach supervisor.
- All groups must wear an identifiable wristband for the duration of the visit.
- The Organization shall show proof of insurance and name the City as additional insured, per the City’s insurance requirements on page two and three of this fact sheet, and sign an appropriate hold harmless/indemnification document. The individual signing the permit form and/or authorizing payment will be held responsible for relaying City rules and procedures to all group members.

**Required Insurance Provisions for Group Use of the Facility**

In the use of the Three Oaks Recreation Area, the individuals, corporations, or organizations (“user”) that use City owned property is certifying that he/she has all insurance coverages required by law or required by the City of Crystal Lake. The user shall procure and maintain, for the duration of the allowable use of the City owned property, insurance against claims for injuries to persons or damages to property, which may arise from or in connection with the use by the user, his agents, representatives, employees or subcontractors. The City requires the following coverage(s):

**Insurance Services Office Commercial General Liability**, with the City named as additional insured on a form at least as broad as the attached sample endorsement including ISO Additional Insured Endorsement CG 2010, CG 2026, or if requested by the City, CG2037 - Completed Operations. **Minimum Limits:** The user shall maintain limits no less than the following, $1,000,000 combined single limit per occurrence for bodily injury, and property damage and $1,000,000 per occurrence for personal injury. The general aggregate shall be twice the required occurrence limit. Minimum General Aggregate shall be no less than $2,000,000 or a project/contract specific aggregate of $1,000,000. **General Provisions:**

1. The City, its officials, agents, employees and volunteers are to be covered as additional insureds as respects: liability arising out of the user’s activities, including activities performed by or on behalf of the user; products and completed operations of the user; premises owned, leased or used by the user; or automobiles owned, leased, hired or borrowed by the user. The coverage shall contain no special limitations on the scope of protection afforded to the City, its officials, agents, employees and volunteers.
2. The user’s insurance coverage shall be primary as respects the City, its officials, agents, employees and volunteers. Any insurance or self-insurance maintained by the City, its officials, agents, employees and volunteers shall be excess of user's insurance and shall not contribute with it.
3. Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the City, its officials, agents, employees and volunteers.
4. The user’s insurance shall contain a Severability of Interests/Cross Liability clause or language stating that user's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.
5. If any commercial general liability insurance is being provided under an excess or umbrella liability policy that does not “follow form,” then the user shall be required to name the City, its officials, agents, employees and volunteers as additional insureds. A copy of the actual additional insured endorsement shall be provided to the City.
6. All general liability coverages shall be provided on an occurrence policy form. Claims-made will not be accepted.

(if required by City) **Insurance Services Office Business Auto Liability Coverage**, form number CA 0001, Symbol 01 "Any Auto." **Minimum Limits:** The user shall maintain limits no less than the following, $1,000,000 combined single limit per accident for bodily injury and property damage. (This insurance must include non-owned, hired, or rented vehicles, as well as owned vehicles)

**Workers’ Compensation and Employers’ Liability. Minimum Limits:** The user shall maintain limits no less than the following, Workers Compensation coverage with statutory limits and Employers’ Liability limits of $500,000 per accident. **General Provisions:** The insurer/user shall agree to waive all rights of subrogation against the City, its officials, agents, employees and volunteers for losses arising from the user’s activity.

**Applicable to All Coverages**
The policies are to contain, or be endorsed to contain, the following provisions:
- Each insurance policy required by this clause shall be endorsed to state that coverage shall not be suspended, voided, cancelled, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City.
- Deductibles and Self-Insured Retentions: Any deductibles or self-insured retentions must be declared to, and approved by the City. At the option of the City, either: the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the member, its officials, agents, employees and volunteer; or the User shall procure a bond guaranteeing payment of losses and related investigation, claim administration and defense expenses.
- Insurance is to be placed with insurers with a Best's rating of no less than A-, VII and licensed to do business in Illinois.

Verification of Coverage
The user shall furnish the City with certificates of insurance naming the City, its officials, agents, employees and volunteers as additional insureds, and with original endorsements affecting coverage required by this clause. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements may be on forms provided by the City and are to be received and approved by the City before the use by the third party if possible. The attached Additional Insured Endorsement shall be provided to the insurer for their use in providing coverage to the additional insured. Other additional insured endorsements may be utilized, if they provide a scope of coverage at least as broad as the coverage stated on the attached endorsement, such as ISO Additional Insured Endorsements CG 2010 or CG 2026. The City reserves the right to request fully certified copies of the insurance policies and endorsements.