



DOWNTOWN SIDEWALK DESIGN GUIDELINES

CITY OF CONCORD | ADOPTED JULY 2024

TABLE OF CONTENTS

1

OVERVIEW

1.1. HISTORY & OVERVIEW.....	4
1.2. HOW TO USE THIS DOCUMENT.....	4

2

OPERATIONS & PERMITTING

2.1. HOW TO APPLY.....	6
2.2. ENCROACHMENT TERMS.....	6
2.3. OPERATIONAL REQUIREMENTS.....	8
2.4. ENFORCEMENT & COMPLIANCE.....	8

3

DESIGN GUIDELINES

3.1. LOCATION & SITE REQUIREMENTS.....	10
3.2. DESIGN REQUIREMENTS.....	18
3.2.1. HEATING & LIGHTING.....	18
3.2.2. SIDEWALK DINING.....	18
3.2.2. OUTDOOR MERCHANDISE DISPLAY.....	19
3.3. FIRE AND EMERGENCY ACCESS.....	20
3.4. ACCESSIBILITY REQUIREMENTS.....	20

APPENDICES

APPENDIX A: DEFINITIONS.....	23
APPENDIX B: APPLICATION CHECKLIST.....	24
APPENDIX C: SITE PLAN CHECKLIST.....	25
APPENDIX D: ENCROACHMENT APPLICATION.....	28

1. OVERVIEW

1.1. HISTORY & OVERVIEW

The City of Concord's Downtown Sidewalk Design Guidelines enable the public right-of-way to be used for sidewalk dining and retail merchandise display while allowing the needs of all user groups to utilize the public space. Utilization of public spaces through an Encroachment Agreement with the City of Concord, enables sidewalk activation that creates and sustains a downtown experience that attracts new investment, visitors, residents and workers. (See [Downtown Concord Master Plan](#)).

Business owners within the City of Concord's [Downtown Municipal Services District \(MSD\)](#) that wish to enter into an Encroachment Agreement must follow these established Guidelines. The Downtown Sidewalk Design Guidelines lay a foundation for future adaptations as Downtown Concord continues to learn from successes and advance best practices.

1.2. HOW TO USE THIS DOCUMENT

Guidelines are objective and tied to code and safety requirements.

Failure to uphold the guidelines in this document, at any time, will result in Encroachment Agreement revocation. Guidelines are based on the following categories and associate regulatory documents:

Location & Site Requirements: Sidewalk dining and retail merchandise displays should consider existing utilities, infrastructure and street design when planning for placement of furnishings. Areas must not obstruct

pedestrian or vehicular visibility, crosswalks, bicycle lanes, traffic signals or other traffic warning devices, and must allow proper storm water drainage flow and streetscape maintenance.

Fire and Emergency Access: Emergency responders utilize the most direct path to access a building from the street to respond to an emergency. Clearance must be provided for responders to maneuver and operate through and around sidewalk dining and retail merchandise displays.

Accessibility: Sidewalk dining and retail merchandise displays should be fully accessible to all people including those with disabilities. Proposed furnishings must conform to the applicable provisions, rules, regulations and standards of the City of Concord Code, North Carolina Building Code, and Americans with Disabilities Act 2010 Standards Accessibility Requirements.



Links to applicable, regulatory documents:

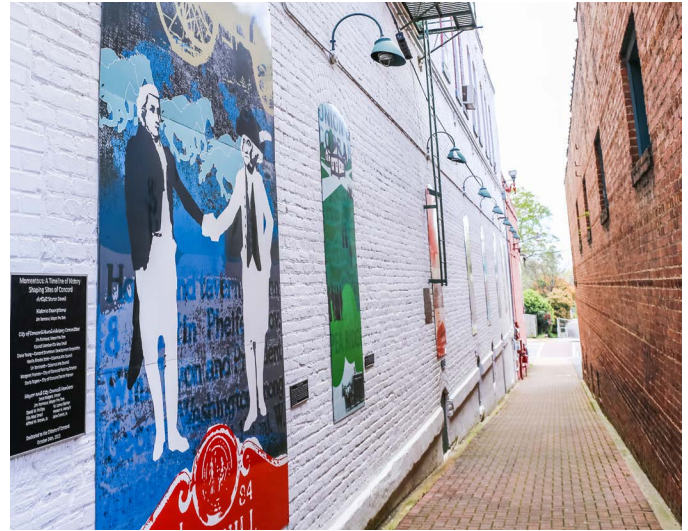
[City of Concord Code of Ordinances
Chapter 50 - Streets, Sidewalks, and Other
Public Places](#)

[City of Concord Development Ordinance](#)

[North Carolina Building Code 2018](#)

[Americans with Disabilities Act 2010
Standards Accessibility Requirements](#)

[ABC Commission of North Carolina](#)



2. OPERATIONS & PERMITTING



2.1. HOW TO APPLY

To apply for an Encroachment Agreement, visit the City of Concord's website via concordnc.gov/encroachment to download an application or see Appendix D.

Once complete, the application will be reviewed by the Planning and Legal Departments for Compliance with the [City of Concord Code](#) and these Guidelines.

Application materials required for Encroachment Agreement:

- Detailed Site Plan showing the section of sidewalk to be used for sidewalk dining/merchandise display with dimensions included, the required unobstructed pedestrian path, and the proposed placement of furnishings/merchandise display.
- Cut sheets, product data sheets, or specs of the furnishings to be used within the encroached area.
- Storage plan (if applicable)
- Proof of ABC Permit (required for alcohol service)
- Certificate of Insurance (COI)
- Neighbor Letter of Consent (required if exceeding space directly in front of business)

For questions related to submitting and processing your application, please contact:
downtown@concordnc.gov
704.920.6130

For general questions related to sidewalk dining and retail merchandise displays, please contact:
planning@concordnc.gov
704.920.5152

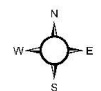
2.2. ENCROACHMENT TERMS

- Unless allowed elsewhere in the City Code, no person or entity in the Downtown MSD may use a public sidewalk for sidewalk dining/merchandise display, nor place tables, chairs, furniture, seating materials or other similar items, unless issued an Encroachment Agreement in conformance with these Downtown Sidewalk Design Guidelines, as may be amended, and City of Concord Code Chapter 50: Streets, Sidewalks and Other Public Places.
- Encroachment Agreements remain in effect until termination due to a transfer of business ownership, termination at the request of the business or in the event of the revocation of the Encroachment at the sole discretion of the City Council.
- Agreement holders:
 - Must keep all licenses and permits required for business operations.
 - Agree to keep and maintain for the duration of the permit commercial general liability insurance. The applicant must furnish the City with a Certificate of Insurance (COI) as part of the application process.
 - Shall defend, indemnify, and save harmless the City of Concord, its agents, officers, and employees, from and against all charges that arise in any manner from, in connection with, or out of the encroachment agreement as a result of the acts or omissions of the agreement holder or anyone directly or indirectly employed by any of them or anyone for whose acts may be liable except for damage or injury caused solely be the negligence of the City, its agents, officers,



Downtown Municipal Service District

 Downtown MSD
 Parcels



0 0.05 0.1
Miles

or employees.

- Must get written consent from neighboring business and property owner (if different) if the requested Encroachment Area extends beyond property lines to an adjacent building or property.
- Are liable for all damages and repairs to

the streetscape – trees and vegetation, sidewalks, streets, or other public amenities that directly relate to the use of the permitted space.

- Encroachment Agreements are shall remain in effect until termination due to a transfer of business ownership, termination at the request of the business or in the event of

revocation of the encroachment at the sole discretion of the City Council

2.3. OPERATIONAL REQUIREMENTS

- All operations and furnishings associated with sidewalk dining/retail merchandise displays shall be contained within the approved Encroachment Area and adhere to the standards outlined in these Guidelines.
- Agreement holders are responsible for keeping the Encroachment Area maintained and in good repair under the conditions of approval of the associated Encroachment Agreement as well as the responsibilities detailed in City of Concord [Code Chapter 50: Streets, Sidewalks and Other Public Places](#).
- Encroachment Agreement holders must maintain the level of noise, safety, and cleanliness of the Encroachment Area, in accordance with the relevant standards set forth in the City's Code.
- Furnishings must not be permanently affixed or bolted to any public infrastructure including the street, curb, and sidewalk.
- The City reserves the right to cease part or all of any sidewalk encroachment to allow construction, maintenance, or repair of any street, sidewalk, utility, or public building by the City, and to allow for the use of the street or sidewalk in connection with parades, civic festivals, and other events of a temporary nature, as permitted by the City.
- The City also reserves the right to amend, alter, or change the encroachment agreement upon further review and consideration for reasons of public safety, adopted public policy, or operational concerns without any costs to the City. Failure to enter into a new encroachment agreement pursuant to this section will result in automatic termination of the agreement.

2.4. ENFORCEMENT & COMPLIANCE

An Encroachment Agreement may be denied or revoked if granting or continuation of the agreement would not be in the public's interest or if the applicant has:

- Made a deliberate misrepresentation or provided false information in the Encroachment Application or Agreement.
- Operated sidewalk dining or merchandise display at the location in such a manner as to create a public nuisance or to constitute a hazard to the public health, safety, or welfare, specifically to include failure to keep the sidewalk clean and free of refuse.
- Failed to comply with the Downtown Sidewalk Design Guidelines for Encroachments within the Downtown MSD.
- Failed to maintain any health, business or other permit or license required by law for the operation of the business.
- Failed to uphold the terms of the Encroachment Agreement.



Ann Arbor, MI - Main Street Sidewalk Dining (Source: SmithGroup)



Goldsboro, NC - Photo Credit: Eric Waters



Raleigh, NC - Photo Credit: Jessie Gladdek, Downtown Durham Inc.



Greenville, SC (Source: visitgreenvillesc.com)

3. DESIGN GUIDELINES

3.1. LOCATION & SITE REQUIREMENTS

Sidewalk dining and retail merchandise displays should consider existing utilities, infrastructure and street design when planning for placement of furnishings. Areas must not obstruct pedestrian or vehicular visibility, crosswalks, bicycle lanes, traffic signals or other traffic warning devices, and must allow proper storm water drainage flow and streetscape maintenance.

Location

- Sidewalk dining or merchandise display must be located within the Downtown Municipal Services District (MSD).
 - If the Encroachment Area abuts right-of-way maintained by the NC Department of Transportation (NCDOT), all requirements of NCDOT must also be met.
 - The Encroachment Area shall generally be within the permittee's business

frontage; dining areas outside of a business' frontage must include the neighboring business and property owner's consent.

Site Requirements

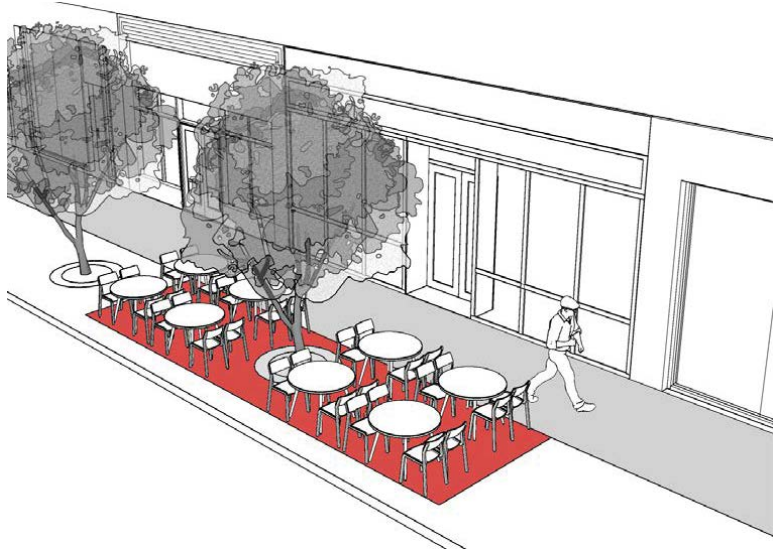
- All elements used for sidewalk dining/merchandise display shall be located so there is a minimum, accessible five-foot Unobstructed Pedestrian Path (UPP) where the sidewalk width is more than ten feet and a minimum, accessible four-foot UPP where the sidewalk width is ten feet or less.
- Sidewalk dining/merchandise display may be adjacent to the edge of building or curb.
- When movable seating extends to the UPP, an 18-inch seating setback shall be provided between the table and the path. This space allows for movement of chairs without obstructing pedestrian access along the sidewalk.
- Encroachment Areas will be reviewed by staff. Sidewalk dining/merchandise displays shall be arranged as efficiently as possible with pedestrian connectivity prioritized.
- Where an Encroachment Area extends to the curb, a minimum two-foot setback shall be maintained from the edge of curb.
- Where an Encroachment Area extends to on-street parking, furnishings shall be placed parallel to the street and a minimum two-foot setback shall be maintained from the curb edge.



Greenwich, CT - Photo Credit: Jenny Allen

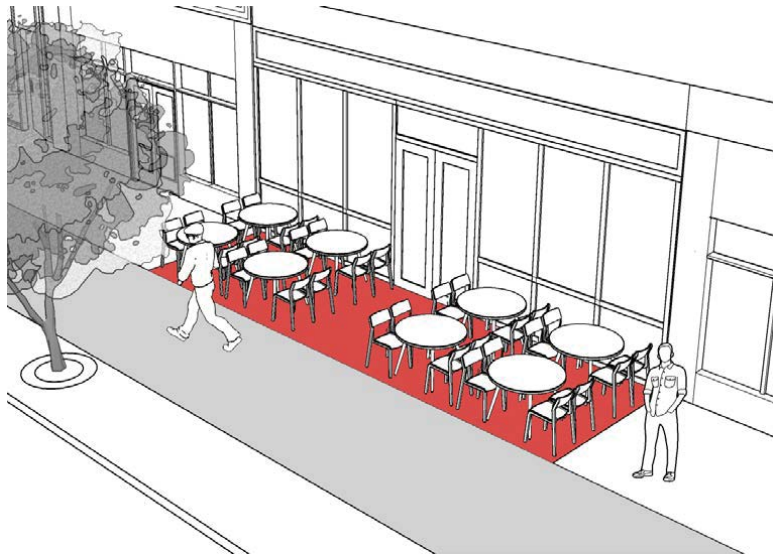
>10' EDGE OF CURB

Sidewalk Dining and Merchandise Display is permitted to be at the edge of curb as long as an unobstructed pedestrian path remains open and a two-foot buffer from the edge of curb is maintained.



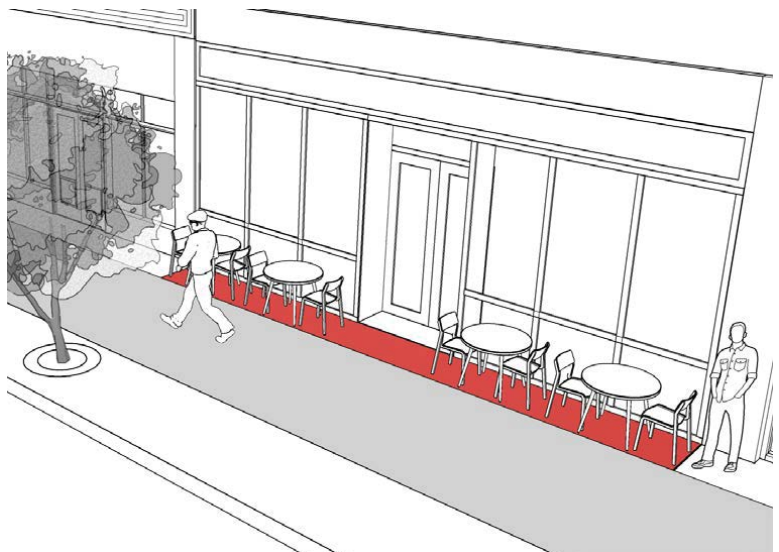
>10' EDGE OF BUILDING

Sidewalk Dining and Merchandise Display is permitted to be at the edge of building as long as an unobstructed pedestrian path remains open and all appropriate setbacks are maintained.



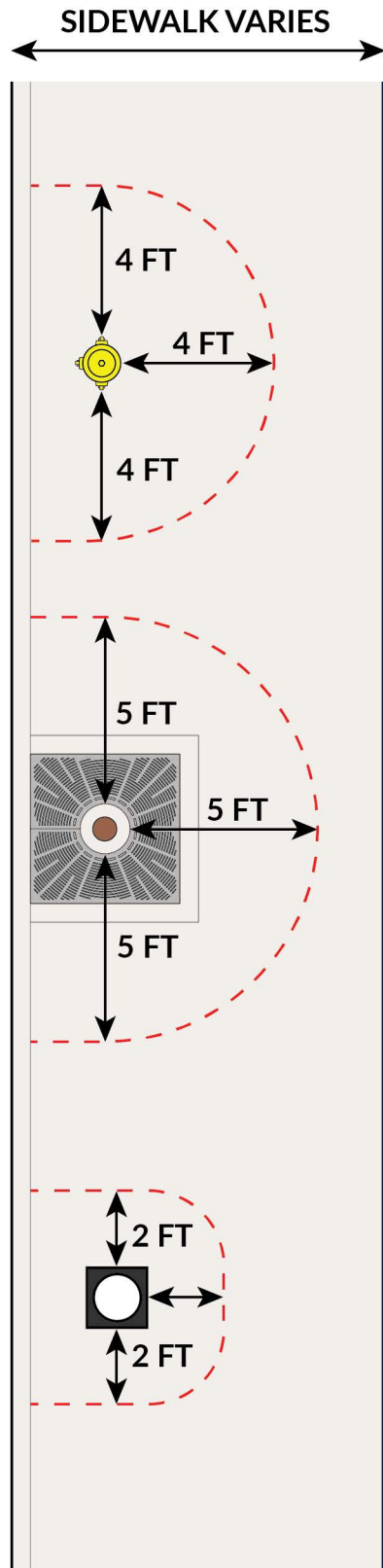
≤10' EDGE OF BUILDING

Sidewalk Dining and Merchandise Display is permitted on narrow sidewalks (10-foot or less) as well, as long as a four-foot unobstructed pedestrian path is maintained.



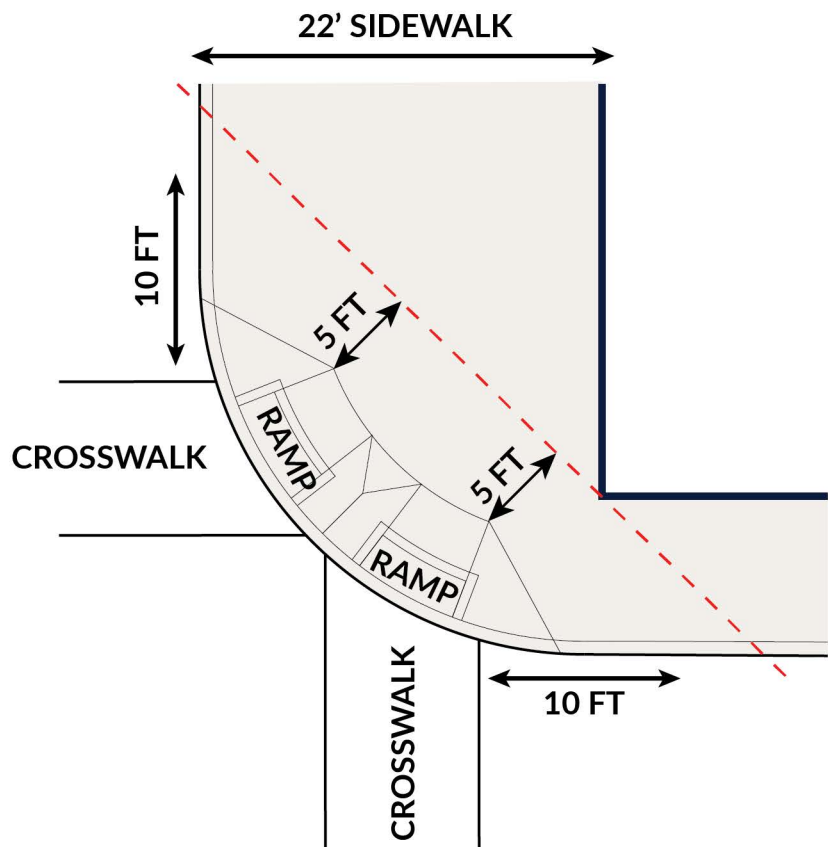
Images from Salt Lake City Sidewalk Dining Guidelines

CLEAR SPACE REQUIREMENTS

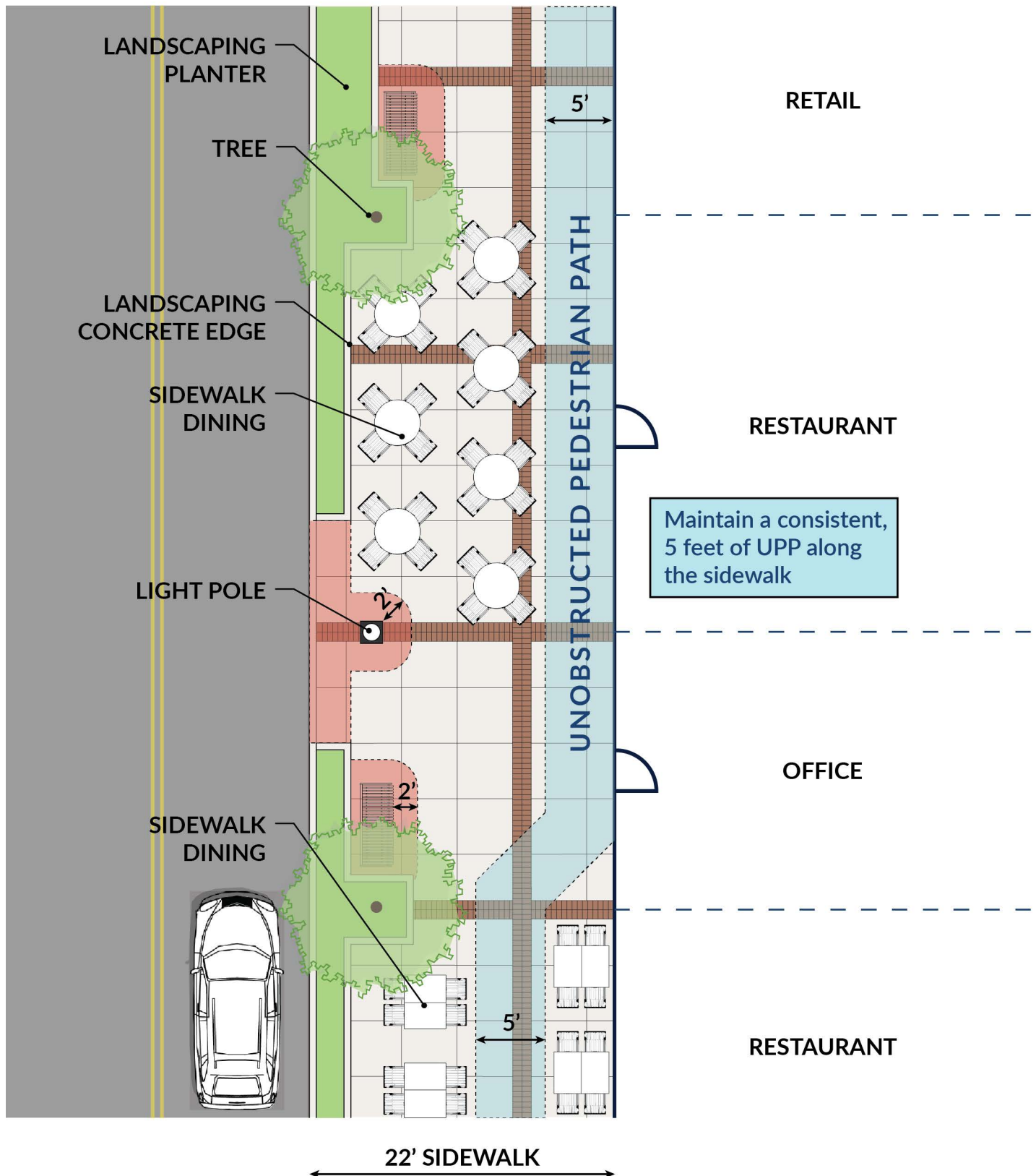


Furnishings for sidewalk dining or the display of merchandise:

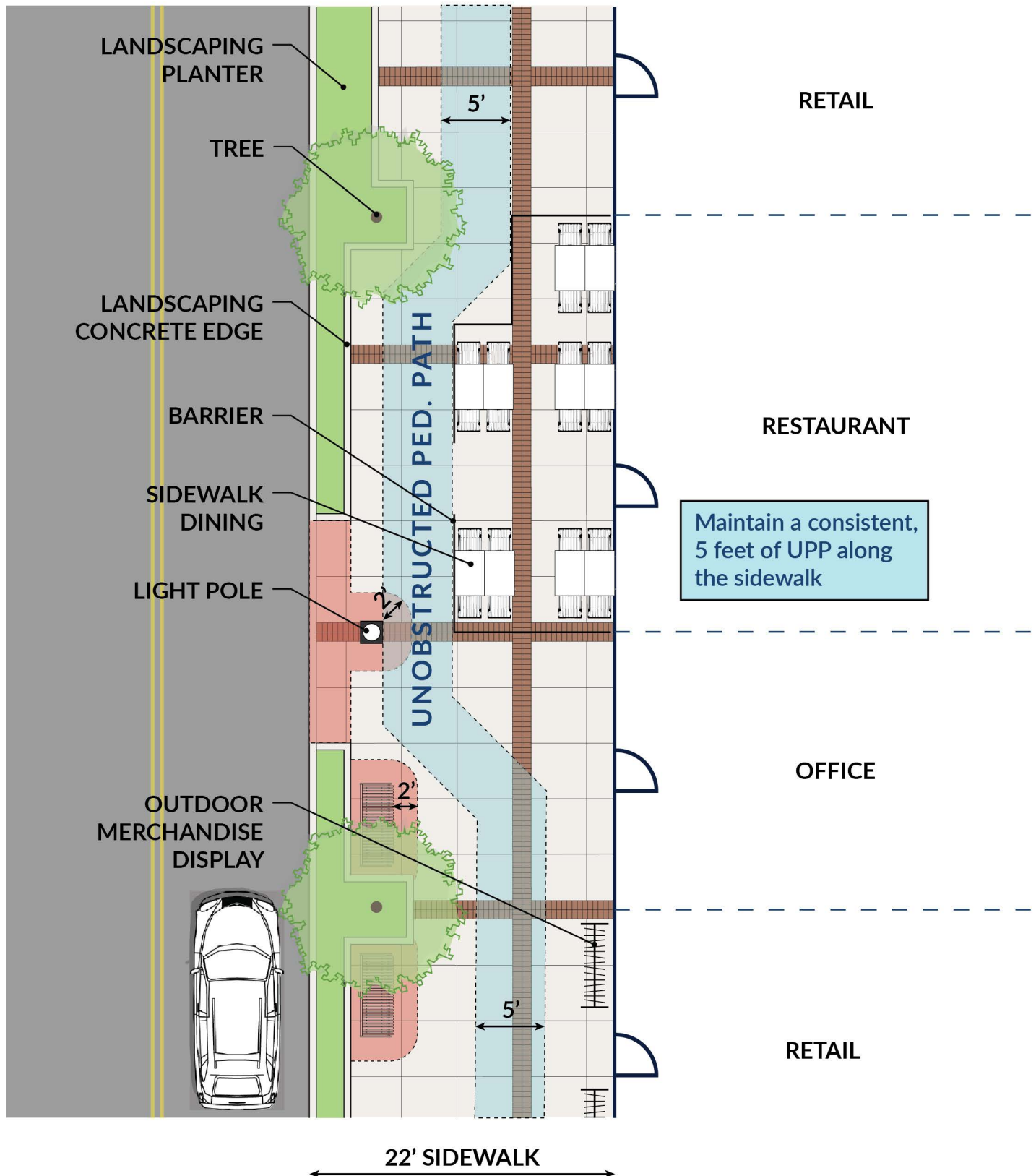
- Shall not be within four feet of any driveway or alleyway.
- Shall not be within four feet of a fire hydrant or standpipe.
- Shall not be within two feet of any other streetscape amenity such as benches, light poles, public art, and raised planters.
- Shall not be within ten feet of a crosswalk or the intersection of right-of-way lines (property lines) at a street intersection.



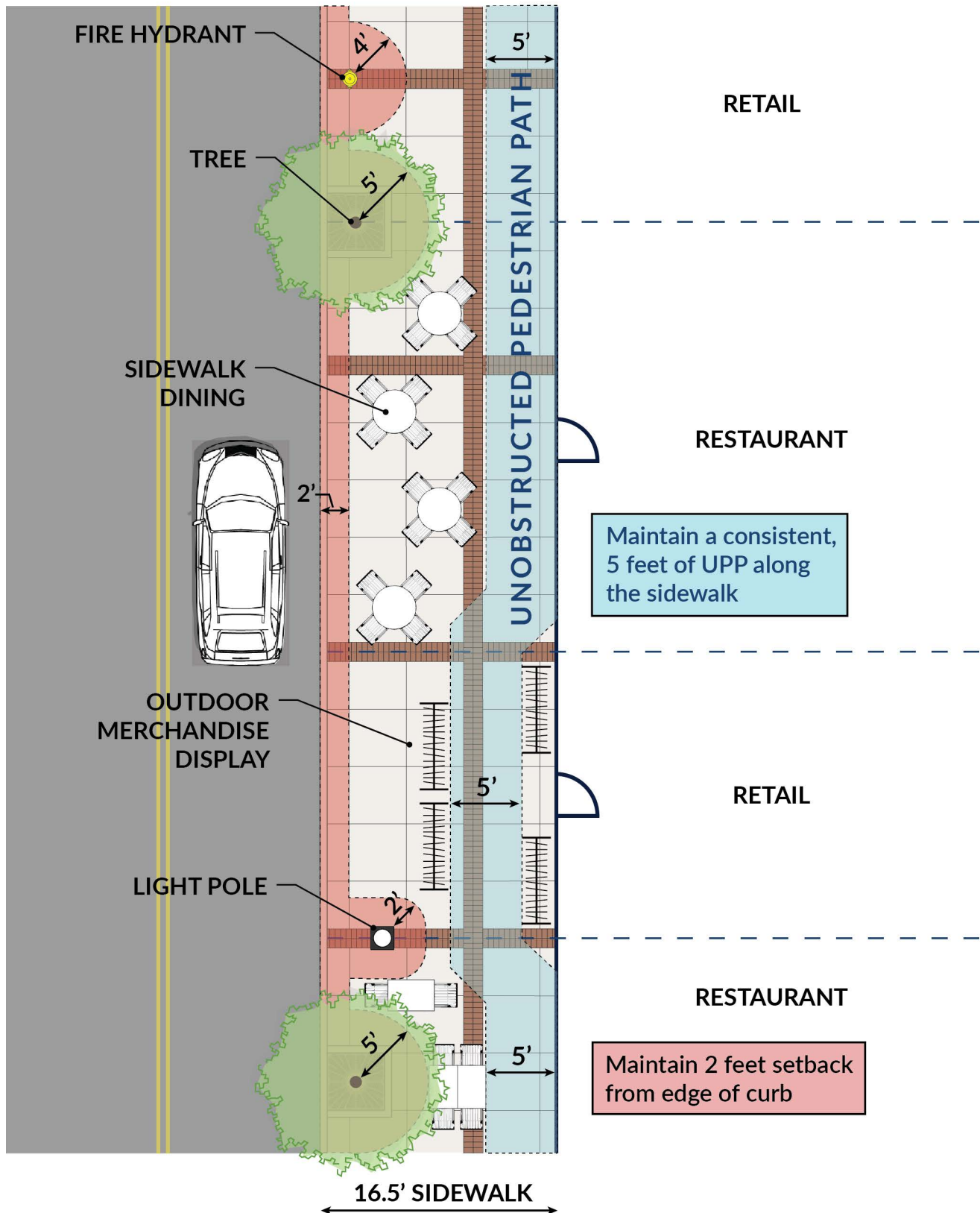
>10' EDGE OF CURB/LANDSCAPING



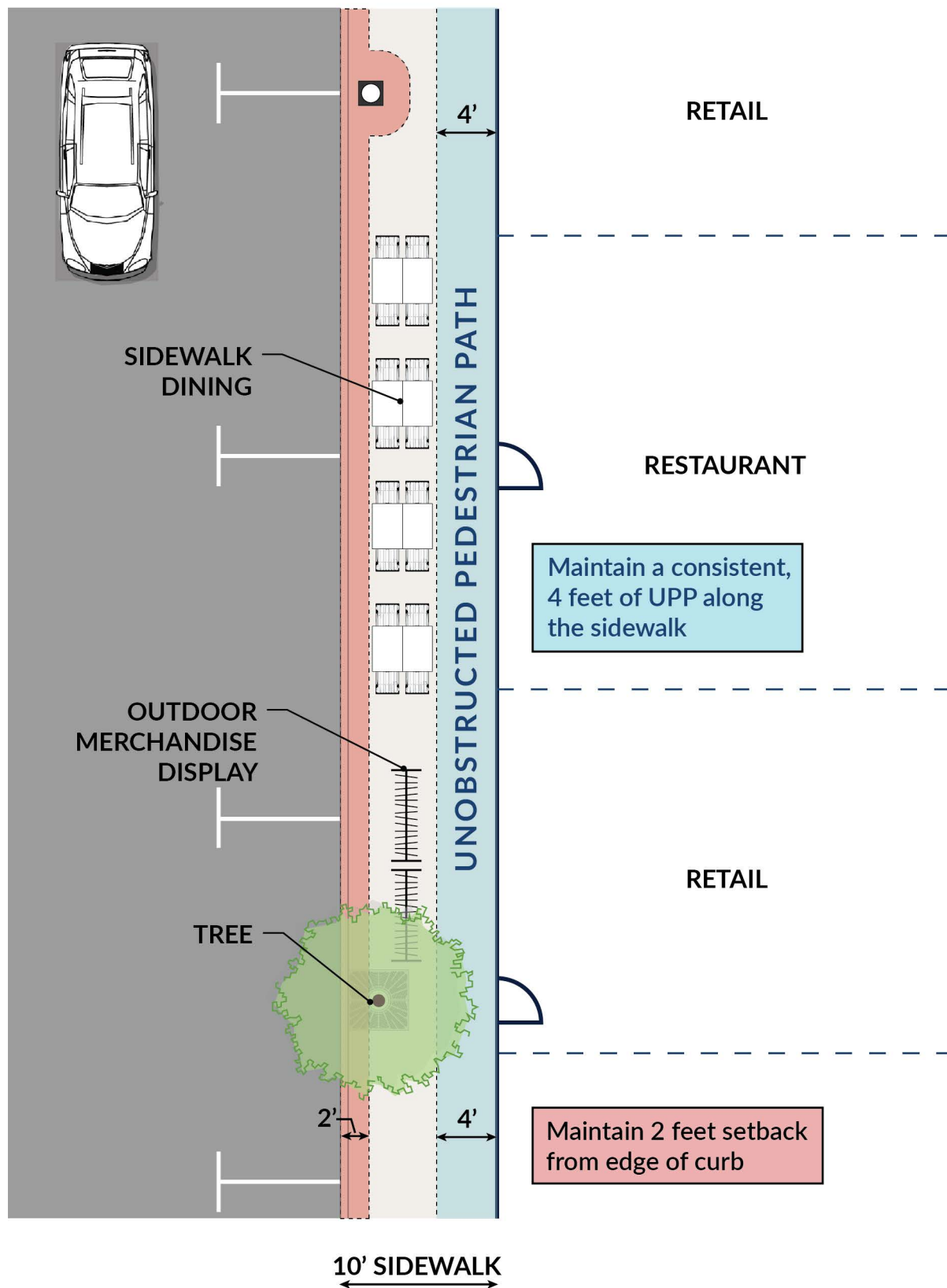
>10' EDGE OF BUILDING



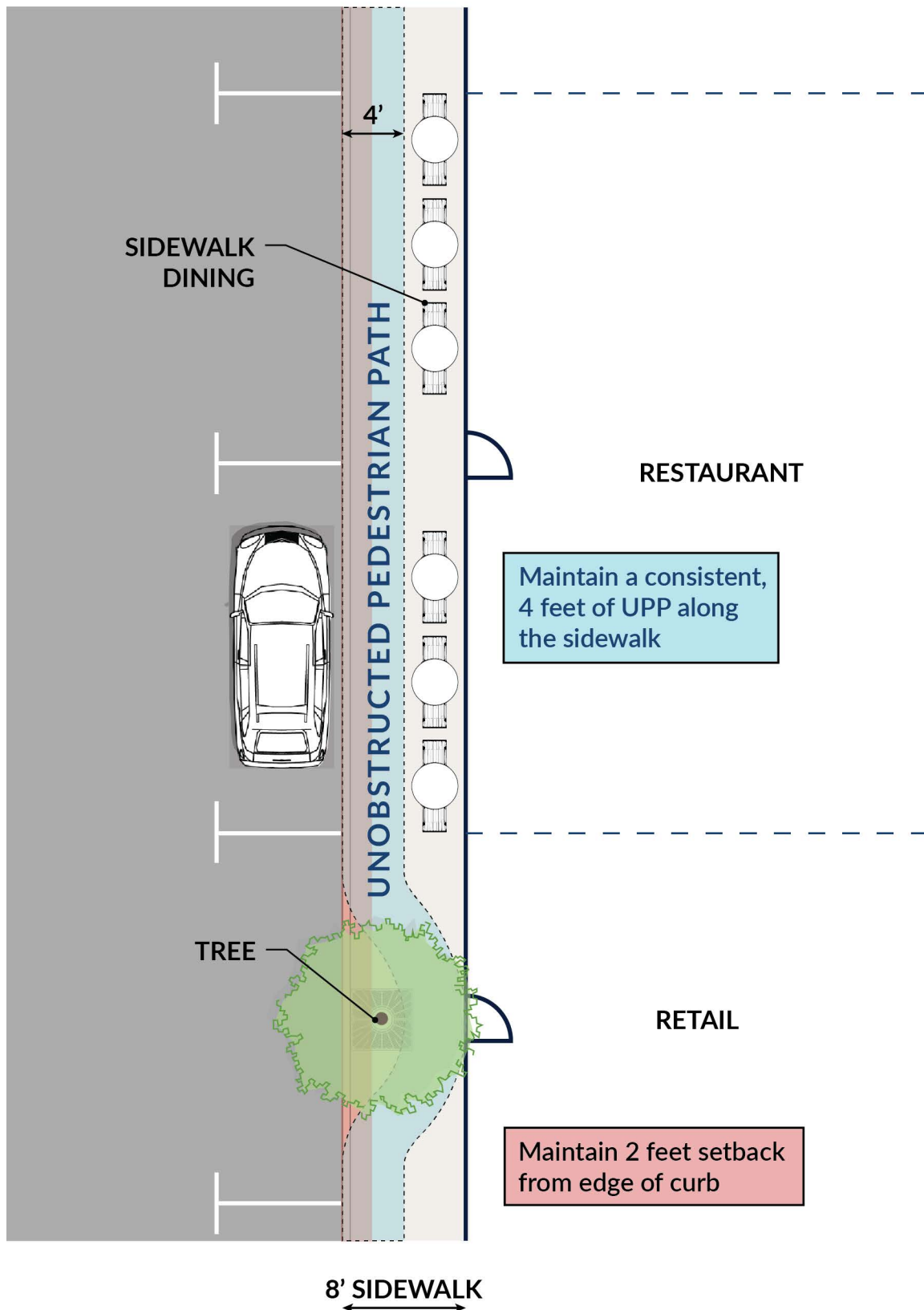
>10' EDGE OF CURB



10' EDGE OF CURB



<10' EDGE OF BUILDING



3.2. DESIGN REQUIREMENTS

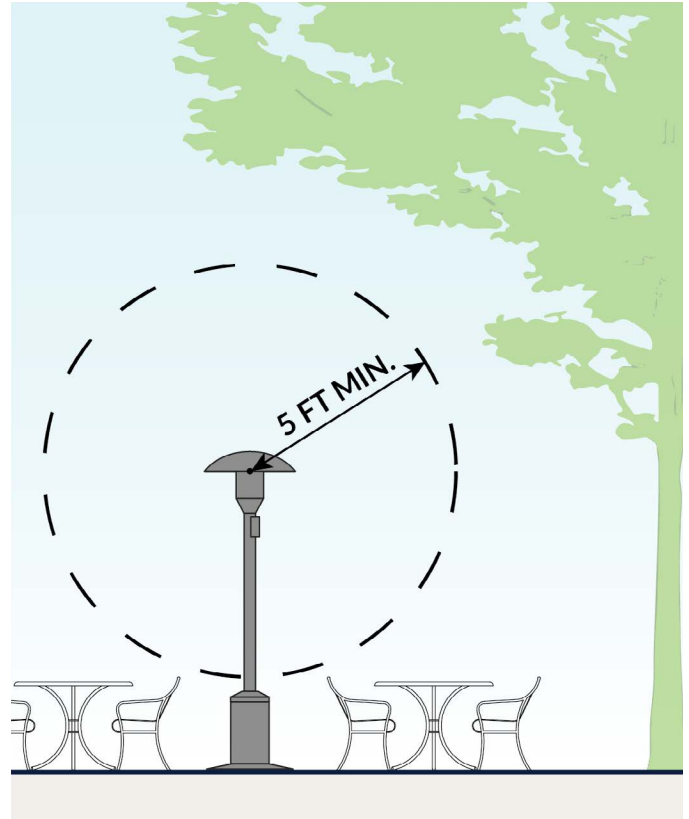
3.2.1. HEATING & LIGHTING

Heating

- Heaters in Encroachment Areas, as permitted through these guidelines, must be portable and meet all requirements of the current edition of the North Carolina Fire Code. Heaters must also follow the standards outlined below:
 - Heater locations must be within the approved Encroachment Area.
 - Operation and maintenance are to be performed by the permittee per manufacturer's instructions.
- Heating elements must not encroach into required setbacks or the unobstructed pedestrian path on sidewalks.
- Outdoor fire pits/open flames of any kind are prohibited on City-owned property, including the right-of-way.
- Equipment must be UL listed and approved (or listed with a similar qualified testing laboratory) and be designed for outdoor use.

Lighting

- Equipment must:
 - Be UL listed and labeled for outdoor use.
 - Be low-level and downward directed.
- Cords that extend over the sidewalk, suspended overhead or on the ground, are prohibited.
- Lighting, electrical wires, and/or boxes must not be affixed to or strung within street trees, tree pits, or other public infrastructure.
- Additional lighting must not flash or cause glare to pedestrians or vehicular traffic. Any proposed lighting will be approved at the discretion of City staff.
- Solar or battery-powered lighting approved for outdoor use is allowed.

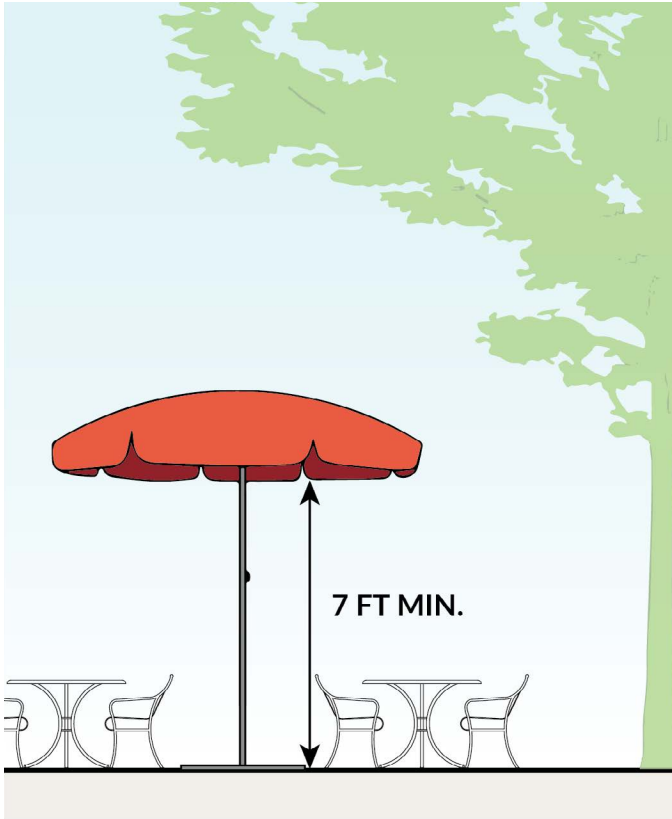


Images from Asheville Outdoor Dining Program

3.2.2. SIDEWALK DINING

Overhead Structures

- Overhead structures shall not be attached to street trees, buildings or other Sidewalk Dining elements like planters or barriers unless they are detachable.
 - Allowed as part of an Encroachment Agreement: umbrellas.
 - Not allowed as part of an Encroachment Agreement: structural roofing, awnings supported by vertical elements, shade sails.
- A minimum clear, unobstructed height of seven feet must be maintained between the sidewalk surface and any overhead objects.
- The design, format, and material of overhead elements must not interfere with the visibility of any traffic or wayfinding signage, block required unobstructed



pedestrian paths, or reduce visibility for pedestrians or vehicular traffic. Additional requirements and review will be necessary if Sidewalk Dining is located within a sight triangle.

Furniture and Barriers

- Furnishings must be made of durable, commercial grade materials.
- All furnishings shall be cohesive and complementary in design.
- Cut sheets or product data sheets of the furnishings to be used within the Encroached Area must be submitted with the permit application.
- Furniture must be kept clean and in good condition.
- Furniture, diverters, barriers and other elements shall not be bolted to the sidewalk or any public infrastructure.

- Eating and drinking surfaces, like tables, bars, and lean rails must have an 18-inch buffer where seating or space for standing is planned.
- Furniture must be removed daily or adequately secured to prevent vandalism or damage.
- Furnishings including but not limited to tables, chairs, and umbrellas, shall not display the branding or advertising of any business entity other than the permit holder.

ABC Laws and Rules in a Sidewalk Dining Area

- Any Outdoor Dining applicant that plans to serve alcohol must ensure all NC ABC permit requirements are met.
 - The Sidewalk Dining Area must be visibly and vertically marked (if non-participant of the Downtown Social District or serving beverages in container other than approved Social District cups).

3.2.3. OUTDOOR MERCHANDISE DISPLAY

- Merchandise display fixtures must be made of durable, commercial grade material.
- All display items shall be cohesive and complementary in design.
- Photographs, cut sheets or product data sheets of the furnishings to be used within the Encroached Area must be submitted with the permit application.
- Card tables, cardboard cartons, plastic milk crates, plywood boxes, or pallets are not permitted.
- Freestanding mannequins and dress forms are allowed.
- All merchandise and merchandise display fixtures must be removed during non-business hours unless located on private property.

3.3. FIRE AND EMERGENCY ACCESS

Emergency responders utilize the most direct path to access a building from the street to respond to an emergency. Clearance must be provided for responders to maneuver and operate through and around sidewalk dining and retail merchandise displays.

3.4. ACCESSIBILITY

Sidewalk dining and retail merchandise displays should be fully accessible to all people including those with disabilities. Proposed furnishings must conform to the applicable provisions, rules, regulations and standards of the City of Concord Code, North Carolina Building Code, and Americans with Disabilities Act 2010 Standards Accessibility Requirements.

ADA and Encroachment Area

- An accessible path of travel must connect the sidewalk to the Encroachment Dining Area. The accessible path must be a minimum of four feet wide.
- If the Encroachment Area has a vertical enclosure, it shall provide an accessible entry that is four feet wide or greater.
- Once inside the Encroachment Area, the accessible path must be a minimum of three feet wide and connect to accessible furnishing(s).
- Where tables, counters, or drink rails are provided, at least 5%, but no fewer than one, shall be wheelchair accessible.



Westport, CT - Photo Credit: Autumn Driscoll, CT Post



Birkdale Village, NC (Source: VisitNC.com)



Hendersonville, NC (Source: Expedia)

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APPENDICES



APPENDIX A: DEFINITIONS

APPENDIX B: APPLICATION CHECKLIST

APPENDIX C: SITE PLAN CHECKLIST

APPENDIX D: ENCROACHMENT APPLICATION

APPENDIX A: DEFINITIONS

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The following words, terms, and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

Merchandise means the commodities or goods that are bought and sold in a retail business.

Physical barrier: stanchions, planter boxes, fencing, or other materials used to separate sidewalk/ dining or merchandise display from the sidewalk. Physical barriers are required for restaurants that serve alcohol within an encroachment area and are not part of the Downtown Social District. Participating businesses in the Downtown Social District must serve beverages in the appropriate cups for sidewalk dining.

Public Right-Of-Way (ROW): any area adjoining a street, road, highway alley, or pedestrian/bicycle way or other special purpose way or utility installation owned by, or reserved to, the public for present or future public use.

Restaurant: an establishment in the business of regularly and customarily selling food, primarily to be eaten on the premises, including businesses that are referred to as “restaurants,” “cafeterias,” “cafes,” “lunch stands,” “grills,” “snack bars,” “fast food businesses” and other establishments, such as drugstores, which have a lunch counter or other section where food is sold to be eaten on the premises. This definition does not include mobile food vendors, such as food trucks or carts.

Restaurant Operator: the person operating a restaurant and associated sidewalk dining. As used in this article, this definition includes the owner and manager, if different from the owner, of the restaurant and associated sidewalk dining.

Retailer: means a person or an establishment that sells merchandise to the public in relatively small quantities for use or consumption rather than for resale.

Sidewalk Dining: any outdoor dining elements authorized by the City to be placed on public sidewalks for outdoor dining purposes to be used by patrons of a contiguous and adjacent permitted restaurant.

Temporary Encroachment: all items of privately owned personal property situated on, but not affixed, connected, attached, or fastened to any sidewalk or public right-of-way.

Unobstructed Pedestrian Path (UPP): the minimum distance between any sidewalk dining element to the nearest obstruction, landscape area, curb, or other element that restricts accessible pedestrian travel, including any required buffers or offsets.

APPENDIX B: APPLICATION CHECKLIST



The City of Concord’s Downtown Sidewalk Application Checklist serves as a simplified document to assist new and existing businesses in navigating application materials. Please review the checklists carefully and refer to the Downtown Sidewalk Design Guidelines for any specific details. Once you have all your application materials together, please submit your application.

SIDEWALK DINING

Before proceeding, please review the City’s Downtown Sidewalk Design Guidelines.

Your Application shall include, but is not limited to, the following:

- | | |
|--|---|
| 1 <input type="checkbox"/> Detailed site plan & furnishings product information | 4 <input type="checkbox"/> Storage plan (if applicable) |
| 2 <input type="checkbox"/> Certificate of Insurance (COI) | 5 <input type="checkbox"/> Neighbor letter of consent (required If exceeding space directly in front of the business) |
| 3 <input type="checkbox"/> Proof of ABC of permit (required for alcohol service) | |

MERCHANDISE DISPLAY

Before proceeding, please review the City’s Downtown Sidewalk Design Guidelines.

Your Application shall include, but is not limited to, the following:

- | |
|---|
| 1 <input type="checkbox"/> Detailed site plan & furnishings product information |
| 2 <input type="checkbox"/> Certificate of Insurance (COI) |
| 3 <input type="checkbox"/> Neighbor letter of consent (required If exceeding space directly in front of the business) |

APPENDIX C: SITE PLAN CHECKLIST



The City of Concord’s Downtown Sidewalk Site Plan Checklist serves as a simplified document to assist new and existing businesses in navigating the creation of their Site Plan. Please review the checklist carefully and refer to the Downtown Sidewalk Design Guidelines for any specific details.

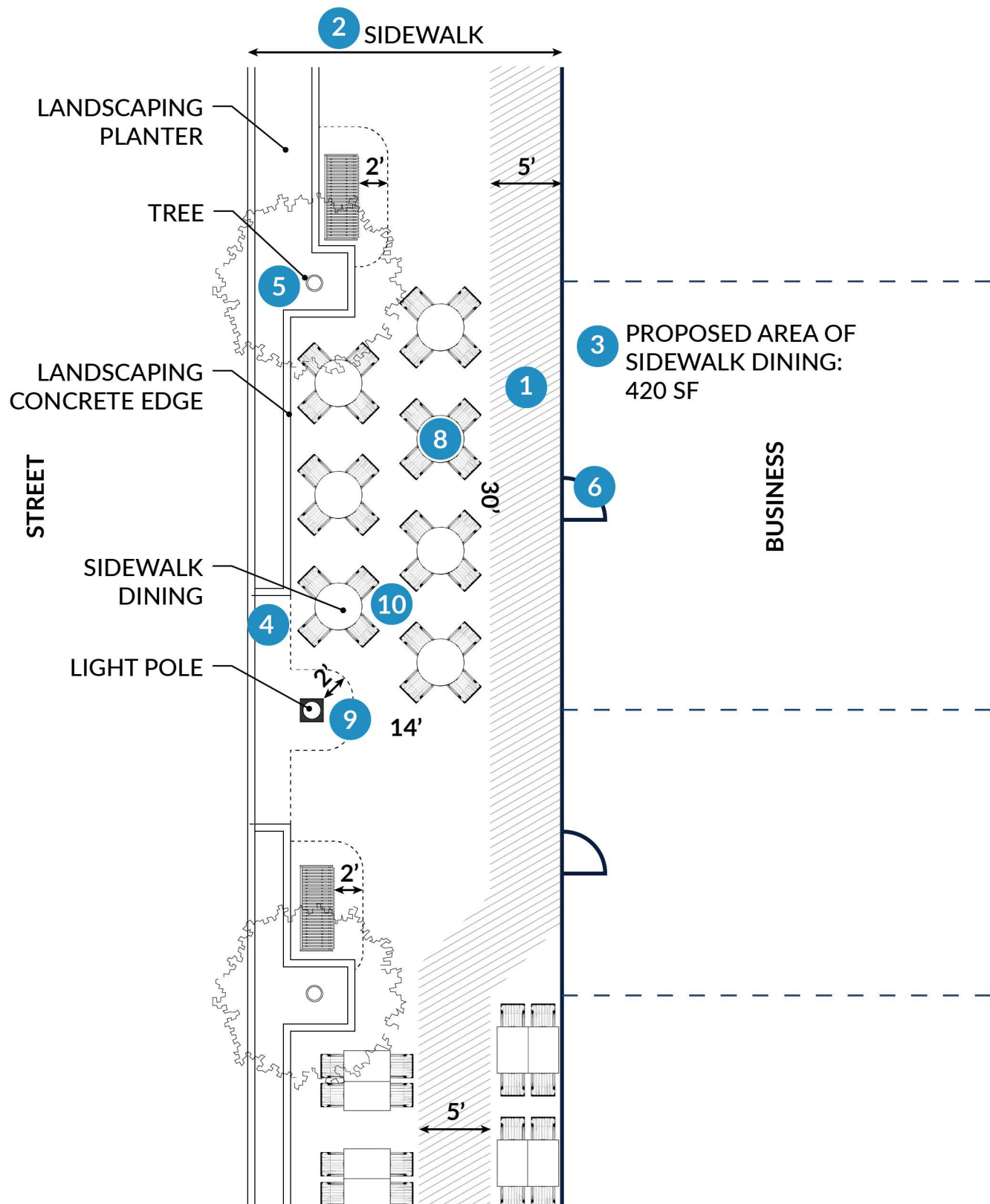
SIDEWALK DINING OR MERCHANDISE DISPLAY

Before proceeding, please review the City’s Downtown Sidewalk Design Guidelines.

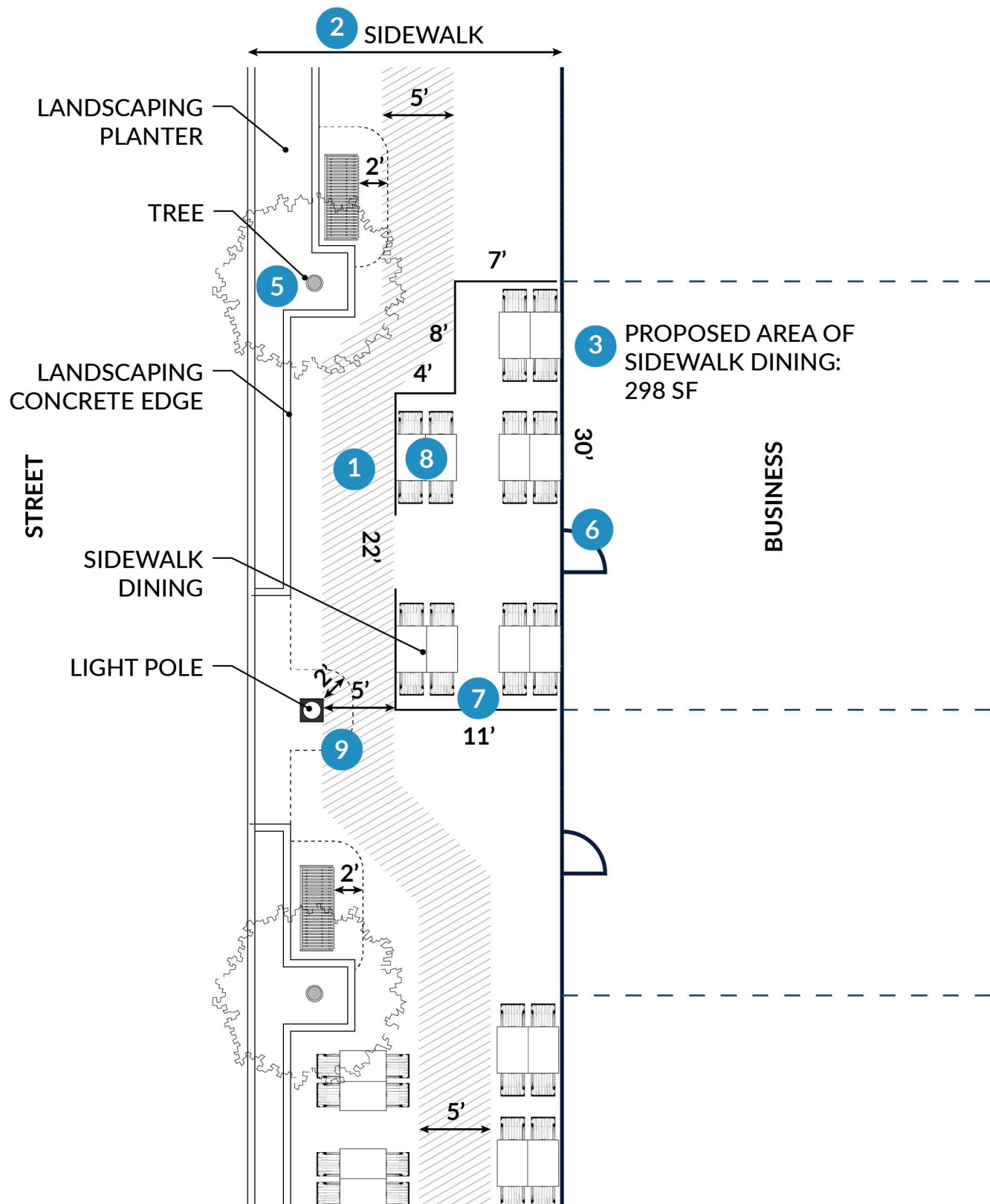
Your Site Plan shall include, but is not limited to, the following:

- | | |
|--|---|
| 1 <input type="checkbox"/> Unobstructed Pedestrian Path | 7 <input type="checkbox"/> Locations of barriers and the barrier material (plantings, walls, rails, etc.) |
| 2 <input type="checkbox"/> Total sidewalk width | 8 <input type="checkbox"/> Location and distance between sidewalk dining/merchandise display elements |
| 3 <input type="checkbox"/> Square footage of your proposed encroachment area | 9 <input type="checkbox"/> Contextual information includes bus stops, intersections, driveways, crosswalks, ADA ramps, bike racks, Fire Hydrants, FDCs, A-frame signs, wayfinding signs, etc. |
| 4 <input type="checkbox"/> Distance from the travel lane/curb | 10 <input type="checkbox"/> Overhead elements such as umbrellas, heaters, lighting, etc. |
| 5 <input type="checkbox"/> Street trees and tree grates | |
| 6 <input type="checkbox"/> Building frontage, including entries and exits | |

SIDEWALK DINING - SITE PLAN EXAMPLE 1



SIDEWALK DINING - SITE PLAN EXAMPLE 2



RIGHT OF WAY ENCROACHMENT PERMIT APPLICATION

Please fill out this application completely and submit along with all required attachments and fees to the City of Concord Planning Department at:
Via US Postal Service: P.O. Box 308, Concord, NC 28026-308
Via Hand Delivery or Delivery Service: 35 Cabarrus Ave. W. Concord, NC 28025
Via Email: planning@concordnc.gov

**Applicants within the Downtown MSD must follow the
Downtown Sidewalk Design Guidelines**

ALL INFORMATION MUST BE PRINTED OR TYPED LEGIBLY

Fee Amount: \$175.00

Date Paid: _____

Date Received: _____

Applicant Information:

Name: _____

Corporate Name, if different from location name: _____

Address: _____

Mailing Address, if different: _____

PIN #: _____ Tax ID #: _____

Telephone: _____

Owner and Manager Information:

Owner Name (Corporate Name if applicable): _____

Specific Contact Name (if Owner is other than a natural person): _____

Owner Address: _____

Owner Mailing Address: _____

Owner Telephone: _____

Manager Name: _____

Manager Address: _____

Manager Mailing Address: _____

Manager Telephone: _____

RIGHT OF WAY ENCROACHMENT PERMIT APPLICATION (CONT'D)

Hours of Operation:

Hours of Operation:

Monday _____

Tuesday _____

Wednesday _____

Thursday _____

Friday _____

Saturday _____

Sunday _____

Hours of Operation of Sidewalk Dining/Merchandise Display (if different than normal hours of operation):

Type of food, beverage, product, or merchandise to be served or displayed:

Detail of furnishings and items to be placed within the public right of way.

Narrative detailing the installation procedure and plan notes as necessary.

RIGHT OF WAY ENCROACHMENT PERMIT APPLICATION (CONT'D)

The following items **MUST** be attached for the Application to be complete:

- 1. Scale drawing or site plan** with dimensions showing the section of the right of way proposed to be encroached upon;
- 2. Evidence of liability insurance in the amount of \$1,000,000.00.**
- 3.** Copies of any and **all permits and licenses** issued by the state, county or city including health and ABC permits, if any, necessary for the operation of a restaurant. If permits have been applied for, but not yet issued, attach a copy of the application.
- 4. Processing and investigation fee in the amount of \$175.00.**

PLEASE NOTE: You have a continuing duty to update the information contained in this Application. This Application shall become an attachment to and part of any Permit issued to you. Failure to update the information contained in this Application may result in denial of your Application or revocation of any such Permit that has already been issued.

Applicants within the [Downtown MSD](#) must follow the
Downtown Sidewalk Design Guidelines

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Vendor Example 1111 Dr. Suite Raleigh, NC 27615	CONTACT NAME: John Doe PHONE (A/C, No, Ext): 984-123-5678 E-MAIL ADDRESS: johndoe@insuranceexample.com		FAX (A/C, No): 877-123-4567
	INSURER(S) AFFORDING COVERAGE INSURER A : Example Indemnity Company		NAIC # 123456
INSURED ABC Example 123 Cabarrus Avenue Concord, NC 28000-0308	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.


INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			0000000000000000	07/01/2024	07/01/2025	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input checked="" type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The City of Concord is listed as an additional insured as required by the written contract. A Waiver of Subrogation is provided in favor of the City of Concord as required by the written contract.

CERTIFICATE HOLDER

CANCELLATION

City of Concord NC PO Box 308 Concord, NC 28026-0308	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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