

2025 Cultural Art and Arts Programming RFP

The following questions have been submitted in writing. Questions and answers will be posted to the RFP website alamedaca.gov/CulturalArtRFP.

1) If I am awarded a grant, what are the Insurance Requirements?

The insurance requirements are listed on page 6. of the page 6 of the [Cultural Art and Arts Programming RFP](#). Please note, you do not need insurance to apply to the Cultural Art and Arts Programming RFP. However, if you are awarded a grant, you will be required to meet the City's insurance requirements.

COVERAGE REQUIREMENTS:

Provider shall maintain insurance coverage and limits at least as broad as:

(1) Workers' Compensation:

Statutory coverage as required by the State of California.

(2) Liability:

Commercial general liability coverage in the following minimum limits:

Bodily Injury:	\$1,000,000 each occurrence
	\$2,000,000 aggregate - all other
Property Damage:	\$1,000,000 each occurrence
	\$2,000,000 aggregate

(3) Automotive:

Comprehensive automobile liability coverage, including coverage for owner, non-owner, leased or hired vehicles, providing the following minimum coverage:

Bodily injury:	\$1,000,000 each occurrence
Property Damage:	\$1,000,000 each occurrence
	or
Combined Single Limit:	\$2,000,000 each occurrence

2) Have previous grantees been fiscally sponsored?

Yes, we have had past grantees that are fiscally sponsored. In 2022, for example, an applicant applied with fiscal sponsorship from the West End Arts District. The applicant was awarded a grant and the City of Alameda entered into contract with the fiscal sponsor, West End Arts District. For insurance coverage, the applicant purchased a special event insurance policy that covered the day-of-the event. It's quite common for individuals that are fiscally sponsored to purchase their own event insurance for the day of their event.

3) How do I purchase special event insurance?

Please note, the City of Alameda makes no recommendation on insurance coverage providers, this is simply informational. For events happening in/on City of Alameda owned/managed facilities, you can purchase day-of [Special Event Insurance](#) through the [California Joint Powers Risk Management Authority \(CJPRMA\)](#). For events on private venues/property (as opposed to City owned/managed property) you can purchase a day-of insurance policy from their national program, www.eventinsurancenow.com. Policies typically cost \$200 -\$300 for day-of special event insurance. You will have to reach out for a price quote based on the specifics of your event. As discussed during the [orientation webinar](#), your policy will need to meet the coverage requirements listed on page 6 of the [Cultural Art and Arts Programming RFP](#).

4) What is fiscal sponsorship?

If you are not a non-profit or a public agency, you will need to be a fiscally sponsored organization to be eligible to apply. Fiscal sponsorship is a mechanism that allows a tax-exempt, 501(c)(3) organization (the sponsor) to support and protect another group (the sponsored partner). The fiscal sponsor is legally and financially responsible for any sponsored partner. Fiscal sponsorship typically involves a fee-based contractual arrangement between a project and an established non-profit.

Due to legal requirements and costs of maintaining 501(c)(3) status it is not always in the best interest of small-scale arts organizations to become a non-profit. Understanding that fiscal sponsorship is a common grant requirement, there are several organizations in the Bay Area that provide fiscal sponsorship for a fee. Fiscal sponsorship can help smaller-scale arts organizations broaden their funding opportunities.

These are some fiscal sponsors in the Bay Area. Please note, the City of Alameda makes no recommendation on fiscal sponsors, this is simply informational:

- [Fractured Atlas](#)

- [Social Good Fund](#)
- [Independent Arts and Media](#)
- [Intersection for the Arts](#)
- [SOMArts](#)

5) Can you submit multiple grant applications?

Yes, you can submit multiple grant applications for different events. For example, in 2024, the West End Arts District submitted two applications for two events: Somewhere to Land (a performance featuring vertical dance company BANDALOO) and Fiesta Alameda (a celebration of Latin music, dance, and culture). Both applications were awarded. Here's a [copy of the press release](#) which includes the 2024 Cultural Arts grantees.

All proposals must be submitted through cityofalameda.submittable.com. To be considered for a grant, proposals must be submitted by **March 20, 2025, at 5:00 p.m.**