

INSURANCE REQUIREMENTS FOR CITY OF REDDING CONTRACTORS

The Contractor shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Contractor, its agents, representatives, employees or subcontractors. The cost of such insurance shall be included in the Contractor's bid. Certificates of insurance meeting the following requirements shall be provided to the City of Redding within fifteen (15) working days from the City's written notification of approval to award the contract/purchase order. Failure to provide the insurance certificates meeting the City's requirements within fifteen (15) working days may cause the bid to be rejected and the contract awarded to the next low bidder.

Minimum Scope of Insurance

Coverage shall be at least as broad as:

1. Insurance Services Office Commercial General Liability coverage
2. Insurance Services Office covering Automobile Liability, owned, non-owned and hired
3. Workers' Compensation insurance as required by the State of California and Employers' Liability insurance along with a waiver of subrogation.

The following three items to fulfill the insurance requirement are needed:

- 1) **Certificate of Insurance**; Certificate holder shall be: *City of Redding, its officers, officials, employees and volunteers*, 777 Cypress Avenue, Redding, CA 96001.
- 2) **Additional Insured Endorsement**--this is separate from the Certificate and must have the policy number on it linking it to the policy because the City does not accept "Blanket Additional Insured Endorsements"; and
- 3) **Evidence of primary language** either by endorsement or the actual page(s) of the policy typically found in the "Other Insurance" section of the policy.

Minimum Limits of Insurance

Contractor shall maintain limits no less than:

1. General Liability: \$1,000,000 per occurrence/\$2,000,000 aggregate for bodily injury, personal injury and property damage. **If Commercial General Liability insurance or other form with a general aggregate limit is used, the general aggregate limit shall be twice the required per occurrence limit.**
2. Automobile Liability: \$1,000,000 per accident for bodily injury and property damage.

3. Employers' Liability: \$1,000,000 per accident for bodily injury or disease

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 City, its officers, officials, employees and volunteers; or the Contractor shall procure a bond guaranteeing payment of losses and related investigations, claims administration and defense expenses.

Other Insurance Provisions

The General Liability and Automobile Liability policies **are to be accompanied by appropriate ISO Primary and Additional insured endorsements to contain** the following provisions:

1. The City, its officers, officials, employees, agents and volunteers are to be covered as insureds as respects: liability arising out of work performed by or on behalf of the Contractor; products and completed operations of the Contractor; premises owned, occupied or used by the Contractor; or automobiles owned, leased, hired or borrowed by the Contractor. The coverage shall contain no special limitations of the scope of protection afforded to the City, its officers, officials, employees, agents or volunteers.
2. For any claims related to this project, the Contractor insurance coverage shall be primary insurance as respects the City, its officers, officials, employees, agents or volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, agents or volunteers shall be excess of the Contractor insurance and shall not contribute with it.
3. Each insurance policy required by this clause shall be endorsed to state that coverage shall not be canceled except after thirty (30) days prior written notice has been given to the entity.
4. Endorsements should be provided on standard ISO forms appropriate to job. Primary and Additional Insured endorsements must be provided and are separate from the certificate. Primary and Additional endorsements may:
 - be an additional cost to the insured
 - not be readily available
 - need to be requested from the underwriter

Preferred endorsements CG 20 10 11 85 or CG 20 26 11 85

Any insurance or self-insurance maintained by the City, its officers, officials, employees or volunteers shall be excess or secondary of the insurance and shall not contribute with it. ***The City needs either a Primary Endorsement or a copy of the actual policy that***

shows the event sponsor's insurance is primary ("Other Insurance" Section of the policy is acceptable).

5. We DO NOT ACCEPT endorsements or certificates with the wording, "but only in the event of a named insured's sole negligence."

Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A-:VII.

Verification of Coverage

Contractor shall furnish the City with certificates of insurance and original endorsements effecting coverage required by this clause. The endorsements are to be signed by a person authorized by that insurer to bind coverage on its behalf. All endorsements are to be received and approved by the City Attorney's office before the project commences.

It is recommended that you fax this document to your insurance company so they may prepare the certificate and endorsements to meet City requirements. For more information contact Pam Dahl, Liability Risk Technician at pdahl@cityofredding.org.