

INSURANCE REQUIREMENTS

Minimum Scope of Insurance:

Permittee shall obtain and all times during duration of this permit maintain coverage at least as broad as:

- Insurance Services Office Commercial General Liability coverage (occurrence form CG 0001).
- Workers' Compensation insurance as required by the State of California and Employer's Liability insurance (for Permittees with employees).
- Property insurance against all risks of loss to any tenant improvements or betterments.

Permittee shall maintain limits no less than:

General Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.

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

Property Insurance: Full replacement cost with no coinsurance penalty provision.

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 Permittee shall provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations, claim administration and defense expenses.

Other Insurance Provisions:

- The general liability policy is to contain, or be endorsed to contain, the following provisions:
- The City, its officers, officials, employees and volunteers are to be covered as insureds with respect to liability arising out of ownership, maintenance or use of the premises/property owned by or leased to the Permittee.
- The Permittee's insurance coverage shall be primary insurance as respects the City, its officers, officials, employees and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees or volunteers shall be excess of the Permittee's insurance and shall not contribute with it.
- 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 by certified mail, return receipt requested, has been given to the City.

Acceptability of Insurers:

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A:VII unless prior approval is received from the City Attorney.

INSURANCE CHECKLIST

Below you will find a helpful Liability Insurance & Endorsement Checklist for providing us a Certificate of Insurance AND Endorsement that meet our requirements:

Certificate of Insurance (COI):

- Correct name and address of permit applicant is listed on the COI (must match the applicant/business name on the Permit Application).
- Limits need to be \$1,000,000.00 or greater.
- "The City of Healdsburg, it's officers, officials, employees, and volunteers" need to be listed.
- Proof of Worker's Compensation. The application says that you need to provide proof of Workers' Comp Insurance as required by the State of California and Employer's Liability Insurance. When we refer to proof we are stating that your need to show us that your have Workers Comp but that your don't have to provide the Workers' Comp Waiver of Subrogation, which we normally require.

Additionally Insured General Liability Endorsement:

- "The City of Healdsburg, it's officers, officials, employees, and volunteers" need to be listed.
- Additionally insured or 'Per Written Contract' needs to be listed.
- Contains Primary and Non-contributory language.
- The GL Policy number added to the endorsements or the form numbers added to the certificate page in the description. Something that connects all these documents together.

Please provide the above requirements and checklist to your insurer and confirm that they have provided all information contained in the checklist before submitting your insurance documents. Providing insurance documents that do not meet the City's minimum requirements may delay your permit approval. It is the responsibility of the permit holder to ensure that the City has your most current insurance information on file.