



Insurance Requirements

NOTICE: Contractors/Homeowners shall not perform any work, or allow any work to be performed, on behalf of the City or in the City right-of-way, until insurance documents described below have been accepted and approved by the City.

Insurance Submission

The Certificate of Insurance, required endorsements, waivers, and declarations should be sent directly to the City’s contract/permit point of contact: _____. The City’s preferred method for certificate submission is email. Certificates that have been emailed should not also be sent in hard copy to the City.

Minimum Requirements for all Agreements and Permits

- Certificate of Insurance Listing the City as Certificate Holder:** The City of Sierra Madre, its officers, officials, employees, and volunteers are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Consultant including materials, parts, or equipment furnished in connection with such work or operations”
- Policy Type:** An Occurrence Policy is required.
- Additional Insured Endorsement:** Non-ISO forms must be at least as broad as the specified ISO form listed in the requirements. Acceptable forms for ongoing operations include CG 20 10, CG 20 12 (Good for permits only), CG 20 26 (must name the city), CG 20 33, CG 20 38 or insurance company’s equivalent. For completed operations CG 20 37 (also good for permits), CG 20 39, and CG 20 40 or insurance company’s equivalent.
- Primary and Non-Contributory Endorsement:** Primary and non-contributory language must be endorsed and/or included in the policy form. CG 20 01.
- Notice of Cancellation Endorsement:** Thirty (30) days prior notice of cancellation or material change in coverage. Ten (10) days notice for non-payment of premium is acceptable. If endorsement cannot be provided, please include language on certificate of insurance “description of operations” section.
- Waiver of Subrogation:** This applies to all categories listed in the Certificate of Insurance Forms (e.g.: general liability, auto liability, workers’ compensation, professional liability, etc.). Check off “Subrogation Waived” box on Certificate of Insurance and provide endorsement. If endorsement cannot be provided, please include language on certificate of insurance “description of operations” section.
- Additional Requirements:** Depends on Agreement and Permit Type. Please see below. Note – specialized insurance liability coverages will be evaluated on a case-by-case basis.

Requirement by Agreement & Permit Type

Contractual Services	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$1,000,000 minimum <input type="checkbox"/> Workers’ Compensation (If applicable): Statutory limits and Employer’s Liability (E.L.) of \$1,000,000.
Encroachment Permits - Minor	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit

	<input type="checkbox"/> Additional Insured Endorsement: Prefer to see CG 20 12 or CG 20 26, G 20 10, AND CG 20 37 (<i>NOTE: CG 20 33, CG 20 38, CG 20 39, and CG 20 40 not acceptable as the work is not for the City</i>) <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000.
Encroachment Permits - Major	<input type="checkbox"/> General Liability: \$2,000,000 per occurrence and \$4,000,000 in the aggregate <input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit <input type="checkbox"/> Additional Insured Endorsement: Prefer to see CG 20 12 or CG 20 26, G 20 10, AND CG 20 37 (<i>NOTE: CG 20 33, CG 20 38, CG 20 39, and CG 20 40 not acceptable as the work is not for the City</i>) <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000.
Lease Agreements	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 11 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$1,000,000 minimum <input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000.
Park or Street Closure Permits/Use of City Facilities	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000. <input type="checkbox"/> Alcohol Liability (if applicable): \$2,000,000
Professional Services Agreement – Design or Environmental Services	<input type="checkbox"/> General Liability: \$2,000,000 per occurrence and \$4,000,000 in the aggregate <input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit <input type="checkbox"/> Additional Insured Endorsement: CG 20 10, CG 20 26, CG 20 33 (not allowed for sub-contractors), or CG 20 38 <input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01 <input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$2,000,000 minimum plus Declarations, Coverage Part, and schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000.

<p>Contractors – Construction (Low Risk)</p>	<p><input type="checkbox"/> General Liability: \$2,000,000 per occurrence and \$4,000,000 in the aggregate</p> <p><input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit</p> <p><input type="checkbox"/> Additional Insured Endorsement: CG 20 10, CG 20 26, CG 20 33 (not allowed for sub-contractors), or CG 20 38 AND CG 20 37, CG 20 39, or CG 20 40</p> <p><input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01</p> <p><input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$1,000,000 minimum plus Declarations, Coverage Part, and schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Builders Risk : Value</p> <p><input type="checkbox"/> Workers’ Compensation (If applicable): Statutory limits and Employer’s Liability (E.L.) of \$1,000,000.</p>
<p>Contractors – Construction (Intermediate Risk)</p>	<p><input type="checkbox"/> General Liability: \$3,000,000 per occurrence and \$6,000,000 in the aggregate</p> <p><input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit</p> <p><input type="checkbox"/> Additional Insured Endorsement: CG 20 10, CG 20 26, CG 20 33 (not allowed for sub-contractors), or CG 20 38 AND CG 20 37, CG 20 39, or CG 20 40</p> <p><input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01</p> <p><input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$1,000,000 minimum plus Declarations, Coverage Part, and schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Builders Risk : Value</p> <p><input type="checkbox"/> Workers’ Compensation (If applicable): Statutory limits and Employer’s Liability (E.L.) of \$1,000,000.</p>
<p>Contractors – Construction (High/Major Risk)</p>	<p><input type="checkbox"/> General Liability: \$5,000,000 per occurrence and \$10,000,000 in the aggregate</p> <p><input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit</p> <p><input type="checkbox"/> Additional Insured Endorsement: CG 20 10, CG 20 26, CG 20 33 (not allowed for sub-contractors), or CG 20 38 AND CG 20 37, CG 20 39, or CG 20 40</p> <p><input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01</p> <p><input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Professional Liability/ Errors and Omissions (If applicable): \$1,000,000 minimum plus Declarations, Coverage Part, and schedule of Forms (Endorsement/Exclusions List) Page(s)</p> <p><input type="checkbox"/> Builders Risk : Value</p> <p><input type="checkbox"/> Workers’ Compensation (If applicable): Statutory limits and Employer’s Liability (E.L.) of \$1,000,000.</p>
<p>Transportation Permits</p>	<p><input type="checkbox"/> General Liability: \$2,000,000 per occurrence and \$4,000,000 in the aggregate</p> <p><input type="checkbox"/> Auto Liability: \$1,000,000 combined single limit</p>

	<ul style="list-style-type: none"><input type="checkbox"/> Additional Insured Endorsement: CG 20 10, CG 20 12, CG 20 26, or CG 20 33 (not allowed for sub-contractors), or CG 20 38 <u>AND</u> CG 20 37, CG 20 39, or CG 20 40<input type="checkbox"/> Primary & Non-Contributory Endorsement: CG 20 01<input type="checkbox"/> General Liability Declarations (If Digging/Excavating): Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<input type="checkbox"/> Workers' Compensation (If applicable): Statutory limits and Employer's Liability (E.L.) of \$1,000,000.
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For any questions – please contact the City’s Risk Management Team at (626) 355-7135 or jnosrat@sierramadreca.gov.