

## **INSURANCE REQUIREMENTS**

**NOTE:** *If an Improvement Agreement is required, then the insurance requirements shall follow Section 6 “Insurance” and Exhibit B “Insurance Requirements” of the project specific Improvement Agreement (to be provided by the staff engineer assigned to review the application). All other permits not requiring an Improvement Agreement shall follow the insurance requirements described below.*

- Must be issued to the *Applicant* as identified on the Engineering Application Form (unless prior written approval is received from City engineering staff allowing insurance from another party).
- General Liability: Policy limit \$1,000,000. Policy must name the City as additional insured and provide for a 30-day notice of cancellation. If the contractor does not have automobile insurance the general liability policy may include coverage for non-owned and hired autos.
- A Separate additional insured form must be provided. ([Example](#))
- Automobile Liability: Policy limit \$1,000,000. Policy must provide for a 30-day notice of cancellation.
- Workers’ Compensation: Policy must meet the State mandated limits. If a contractor has no employees and is exempt from this requirement he must submit a statement declaring he is the sole proprietor and has no employees and is therefore not required to carry Workers’ Compensation.