# Insurance Requirements

## Insurance Submission

The Certificate of Insurance, required endorsements, waivers, and declarations should be sent directly to the City of Chico's Risk Management Office.

The City of Chico's preferred method for certificate submission is email. Emailed certificates should be sent to risk-management@chicoca.gov. Certificates that have been e-mailed should not also be sent in hard copy to the City.

Certificates may be sent to the City via fax: (530) 895-4733 or
USPS: City of Chico, Human Resources & Risk Management, P.O. Box 3420, Chico, CA 95927.

## Minimum Requirements for all Agreements & Permits

- ☐ **Certificate of Insurance Listing the City as Certificate Holder:** The City of Chico, its officers, boards and commissions, and members thereof, its employees and agents. Check off "Additional Insured" box on Certificate of Insurance.
- ☐ **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 include: CG 20 10 & CG 20 26, CG 2012, CG 20 33, CG 20 38 & CG 20 37, or insurance company's equivalent.
- ☐ **Primary & Non-Contributory Endorsement:** Primary and non-contributory language must be endorsed and/or included in the policy form.
- ☐ **Notice of Cancelation Endorsement:** Thirty (30) day prior notice of cancellation or material change in coverage. Ten (10) day 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 & Permit Type which must also be included (see below). Please note, specialized insurance liability coverages will be evaluated on a case-by-case basis.

## Requirements by Agreement & Permit Type

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| ***Contractual Services*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **Additional Insured Endorsement:** CG 20 10 or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Professional Liability (if applicable): $1,000,000 minimum**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Encroachment Permits*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |

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| ***Encroachment Permits - Requiring Excavating/Digging*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Lease Agreements*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 11 or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Professional Liability (if applicable): $1,000,000 minimum**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Outdoor Café Permits*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) |
| ***Overload Trucking Permits*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000.<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) |
| ***Park or Street Closure Permits*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate. If alcohol is served at the event there must be evidence that liquor liability is included.<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Professional Services/Service Provider Agreements*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Professional Liability:** $1,000,000 per occurrence<br>☐ **Auto Liability:** $500,000 combined single limit<br>☐ **Additional Insured Endorsement:** CG 20 10 or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000) |
| ***Professional Services/Service Provider Agreements - Design or Environmental Services*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Professional Liability:** $1,000,000 per occurrence<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **Additional Insured Endorsement:** CG 20 10 or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br>☐ **Professional Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) |

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| | ☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Public Works Contracts*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 10 <u>&</u> CG 20 37 or CG 20 38 <u>&</u> CG 2037<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br>☐ **Professional Liability (if applicable): $1,000,000 minimum**<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000<br>☐ **Workers Compensation Waiver of Subrogation Endorsement** |
| ***Public Works Contracts - Major Construction*** | ☐ **General Liability:** $2,000,000 per occurrence and $4,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 10 <u>&</u> CG 20 37 or CG 20 38 <u>&</u> CG 2037<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br>☐ **Auto Liability:** $1,000,000 combined single limit<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000<br>☐ **Workers Compensation Waiver of Subrogation Endorsement** |
| ***Subdivision Improvements*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Additional Insured Endorsement:** CG 20 10 <u>&</u> CG 20 37 or CG 20 38 <u>&</u> CG 2037<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000<br>☐ **General Liability Declarations:** Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) |
| ***Tow Services*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Auto Liability:** Minimum amount of $500,000 combined single limit<br>☐ **Garage Keepers:** Minimum amount of $100,000<br>☐ **On-Hook Liability:** Minimum amount of $50,000<br>☐ **Additional Insured Endorsement:** CG 20 10 or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of $1,000,000 |
| ***Vehicle for Hire Permits*** | ☐ **General Liability:** $1,000,000 per occurrence and $2,000,000 in the aggregate<br>☐ **Auto Liability:** Minimum amounts of $100,000 per person and $300,000 per occurrence, and $50,000 property damage<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Workers Compensation (if applicable): $1,000,000 minimum** |

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| ***Vend, Peddle, Hawk Permits*** | ☐ **General Liability:** \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br>☐ **Primary & Non-Contributory Endorsement**<br>☐ **Additional Insured Endorsement:** CG 20 12 * or CG 20 26<br>☐ **Workers Compensation (if applicable):** Statutory limits and Employer's Liability of \$1,000,000 |

*** <u>ADDITIONAL INSURED ENDORSEMENT FOR PERMITS</u>:** Please note that the City <u>cannot</u> accept a CG 2010 or CG 2013, or equivalent, additional insured endorsement for permits. Refer to categories above for acceptable endorsement forms.

* **<u>IF ADDITIONAL INFORMATION IS REQUIRED</u>**: Please have City staff contact the City Attorney's Risk Management Department Representative. Additional review may increase processing times. The City appreciates your cooperation and understanding.