



City of Lathrop  
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## GENERAL INSURANCE REQUIREMENTS

City Ordinances, and the increasing willingness of juries to award large settlements, require an insurance policy naming the City as an additional insured for encroachment permit work. Proof of adequate insurance will be required to be on file prior to the issuance of any encroachment permit.

### FORMS AND GENERAL INFORMATION:

Proof of insurance meeting the above requirements must be by execution of an endorsement form. For work within the public right-of-way, insurance endorsements will be required indicating coverage for Comprehensive General Liability and Workers' Compensation. The forms must be completed and executed by an authorized insurance agent or representative. Note that original signatures must be included on the endorsements; rubber stamped signatures photocopies or fax copies of the signatures will not be approved. Any requests for exceptions to the above requirements will require additional time for review.

### INSURANCE REQUIREMENTS:

#### Minimum Scope of Insurance

Coverage shall be at least as broad as:

1. Insurance Services Office Commercial General Liability coverage (occurrence from CG 0001 (Ed. 11/88)).
2. Insurance Services Office form number CA 0001 (Ed. 1/87) covering Automobile Liability, code 1 (any auto).

3. Workers' Compensation Insurance as required by the State of California and Employer's Liability Insurance.

#### Minimum Limits of Insurance

Applicant shall maintain limits no less than:

1. 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 shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.
2. Automobile Liability: \$1,000,000 per accident for bodily injury and property damage.
3. Employer's Liability: \$1,000,000 per accident for bodily injury or disease.

#### Deductibles and Self-Unsured Retentions

Any deductibles or self-insured retentions must be declared to and approved by the City of Lathrop. At the option of the City of Lathrop, either: the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects to the City of Lathrop, its officers, officials, employees and volunteers; or the Applicant shall procure a bond guaranteeing payment of losses and related investigations, claim administration and defense expenses.

# INSURANCE REQUIREMENTS

## CITY OF LATHROP

Page 2

### **Other Insurance Provisions**

The general liability and automobile liability policies are to contain, or be endorsed to contain. The following provisions:

1. The City of Lathrop, its officers, officials, employees, agents and volunteers are to be covered as additional insureds, on CG20101185 with respects to: liability arising out of activities performed by or on behalf of the Applicant; products and completed operations of the Applicant; premises owned, occupied or used by the Applicant; or automobiles owned, leased, hired or borrowed by the Applicant. The coverage shall contain no special limitations on the scope of protection afforded to the City of Lathrop, its officers, officials, employees, agents or volunteers.
2. For any claims related to this project, the Applicant's insurance as respects to the City of Lathrop, its officers, officials, employees, agents and volunteers shall be excess of the Applicant's insurance and shall not contribute with it.
3. Any failure to comply with reporting or other provisions of the policies including breaches of warranties shall not affect coverage provided to the City of Lathrop, its officers, officials, employees, agents or volunteers.
4. The Applicant's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.
5. Each insurance policy required by the clause shall be endorsed to state that coverage shall not be suspended, voided, cancelled by either party, reduced in coverage or in limits except after thirty (30) days' prior written notice

by certified mail, return receipt requested, has been given to the City of Lathrop.

### **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**

Applicant shall furnish the City of Lathrop with original endorsements effecting coverage required by this clause. The endorsements are to be on forms provided by the City of Lathrop. All endorsements are to be received and approved by the City of Lathrop before work commences. As an alternative to the City of Lathrop's forms, the Applicant's insurer may provide copies of all required insurance policies, including endorsements affecting the coverage required by these specifications.

### **Subcontractors**

Applicant shall include all Applicant's contractors, agents, representatives, employees and subcontractors as insured under its policies or shall furnish separate certificates and endorsements for each contractor, agent, representative, employee and subcontractor. All coverages for Applicant's contractors, agents, representatives, employees and subcontractors shall be subject to all of the above requirements.