

Insurance Requirements

August 27, 2001

City of Mountain View • Public Works Department • Land Development Engineering
Tele (650) 903-6311 • FAX (650) 962-8503 • www.mountainview.gov

The following insurance requirements apply to permits and agreements used by Land Development Engineering of the Public Works Department. These insurance requirements do not apply to City contract construction projects, which have more stringent requirements. For excavation permits, the Permittee must provide the insurance. For agreements, the entity that signs the agreement must provide the insurance. Major construction projects require higher insurance coverage limits than the \$1,000,000 noted above.

1. Workers' Compensation Insurance:

APPLICANT shall obtain statutory Workers' Compensation insurance and Employer's Liability insurance in the amount of One Million Dollars (\$1,000,000) per accident.

2. Commercial General Liability/Automobile Liability Insurance:

APPLICANT shall obtain Commercial General Liability insurance, including operations, products and completed operations, and Automobile Liability insurance in the amount of One Million Dollars (\$1,000,000) per occurrence. If a general aggregate limit is used, either the general aggregate limit shall apply separately to *this AGREEMENT/PERMIT* or the general aggregate limit shall be twice the required occurrence limit. *APPLICANT's* insurance coverage shall be written on an occurrence basis.

3. Acceptability of Insurers: Insurance is to be placed with insurers with a current *Best* rating of A: VII unless otherwise acceptable to CITY.

4. Verification of Coverage: Insurance, deductibles or self-insurance retentions shall be subject to CITY's approval. Original Certificates of Insurance with Endorsements shall be received and approved by CITY before work commences, and insurance must be in effect for the duration of *this AGREEMENT/PERMIT*. The absence of insurance or a reduction of stated limits shall cause all work on the project to cease. Any delays shall not increase costs to the CITY or increase the duration of the project.

5. Other Insurance Provisions

- a. The City of Mountain View, its officers, officials, employees and volunteers are to be covered as additional insured by Endorsement CG 20 10 10 93, for commercial general liability coverage.
- b. For any claims related to this project, *APPLICANT's* insurance coverage shall be primary.
- c. Each insurance policy required shall be endorsed that a thirty (30) day notice be given to CITY in the event of cancellation or modification to the stipulated insurance coverage.
- d. It shall be the responsibility of *APPLICANT* to ensure that all subcontractors comply with the same insurance requirements that are stated in this *AGREEMENT/PERMIT*.

Commercial General Liability Endorsement Example

August 27, 2001

POLICY NUMBER: GL00000000

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED -- OWNERS, LESSEES OR CONTRACTORS (FORM B)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

Name of Person or Organization:

**City of Mountain View
PO Box 7540
Mountain View, CA 94039-7540
Attn: Public Works Dept. - Land Development**

(If no entry appears above, the information required to complete this endorsement will be shown in the Declaration as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of your ongoing operations performed for that insured.

- a. **The City of Mountain View, its officers, officials, employees and volunteers are to be covered as additional insureds.**
- b. **For any claims related to this project, named insured's insurance coverage shall be primary.**
- c. **Each insurance policy required shall be endorsed that a thirty (30) day notice be given to CITY in the event of cancellation or modification to the stipulated insurance coverage.**