

City of Long Beach Insurance Requirements

When a vendor does work under a City purchase order, the Department must have on file valid certificates of insurance and the required endorsements. The Department should submit the required certificates and endorsements to Risk Management for certification that the documents are in compliance with the City's insurance requirements.

REQUIRED INSURANCE COVERAGES

The vendor shall obtain and maintain at its expense, until completion of performance and acceptance by City, the following insurance placed with an insurer admitted to write insurance in California or an authorized non-admitted insurer having a rating of or equivalent to A:VIII by A.M. Best Company:

a. **Commercial General Liability**

Commercial General Liability equivalent in coverage to ISO form CG 00 01 11 85 or 10 93 in an amount not less than \$1,000,000 combined single limit for each occurrence. If the policy has a general aggregate limit, the general aggregate limit must be in an amount not less than \$2,000,000. The "City of Long Beach, its boards, commissions, officials, employees, and agents" must be named as additional insureds and such coverage must not be limited to the vicarious liability or supervisory role of the additional insured. No person or department should be identified as the additional insured.

b. **Automobile Liability**

Automobile Liability equivalent in coverage to ISO form CA 00 01 06 92 in an amount not less than \$500,000 combined single limit per accident for bodily injury and property damage covering Auto Symbol 1 (Any Auto). If the vendor is only using borrowed, hired or leased vehicles in connection with the vendor's purchase order, the vendor can request, in writing, a waiver of the automobile liability requirement for coverage of Auto Symbol 1 (Any Auto) and provide evidence of auto liability coverage for non-owned and hired autos. If the vendor does not use an automobile in connection with vendor's work, the vendor should provide you with a written request for waiver.

c. **Professional Liability or Errors and Omissions**

If the vendor is providing accounting, actuarial, architectural, auditing, brokerage, computer programming, consulting, counseling, daycare, engineering, environmental, landscape architectural, legal, medical, nursing, pastoral, surveying, real estate, soils engineering, or other professional services, Professional Liability or Errors and Omissions in an amount not less than \$1,000,000 per claim.

d. **Workers' Compensation and Employer's Liability**

Workers' Compensation and Employer's Liability in an amount not less than \$1,000,000 per accident or occupational illness if Workers' Compensation coverage is required of the vendor by the California Labor Code. If the vendor is not subject to the State's Workers' Compensation laws, the vendor should provide you with a written reason as to why this coverage is not applicable and request a waiver (if Workers' Compensation insurance is not applicable, Employer's Liability insurance is not required).

REQUIRED INSURANCE DOCUMENTATION

a. Certificate of Insurance

The vendor must provide you with a Certificate of Insurance evidencing the required insurance set forth above. The Certificate Holder must be the "City of Long Beach," and the Certificate Holder's address must be the address of your Department.

b. Endorsements

In addition, the vendor must also provide the following endorsements, including but not limited to:

- 1) The City's General Liability Endorsement for Direct Purchase Orders or an additional insured endorsement equivalent in coverage to ISO form CG 20 10 11 85 or CG 20 26 11 85 naming the "City of Long Beach, its officials, employees and agents" as additional insureds under the general liability policy. No person or department should be identified as the additional insured.
- 2) An endorsement to each policy stating that such policy shall not be cancelled by either party or reduced in coverage except after thirty (30) days prior written notice to City and that the policy shall apply on a primary noncontributing basis in relation to any insurance or self-insurance, primary or excess, maintained by or available to the City or any official, employee or agent of City.

ADDITIONAL INSURANCE REQUIREMENTS FOR SPECIAL RISKS

Additional insurance requirements may be imposed on certain vendors. Refer to Risk Management for individual review of the following types of services or products:

- a. Construction contracts which are awarded or administered through City departments other than the Public Works Department;
- b. Medical, daycare, excavation, drilling, trenching or shoring services, or services involving explosives or pyrotechnics;
- c. Environmental consulting, engineering or related services or operations, including brownfields redevelopment;
- d. Custom manufactured products;
- e. Products or services involving firearms, tobacco, alcohol, or controlled substances;
- f. Marine-related products or services;
- g. Aircraft-related products or services; or
- h. Any unusual or high-risk activities, operations or products.

WAIVER OR MODIFICATION OF THE INSURANCE REQUIREMENTS

Any waiver or modification of the insurance requirements can only be made by City's Risk Manager or designee at City's discretion. Note: if the vendor is a sole proprietor with no employees and cannot meet the above insurance requirements, please contact the City's Risk Manager to see if any waivers or modifications are applicable.