

# Insurance Requirements

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## 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 and cc Chico City Attorney, Vincent C. Ewing at VEwing@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 Named Insured:** 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 Cancellation 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
  - Auto Liability:** \$1,000,000 per occurrence
  - Additional Insured Endorsement:** CG 20 10 or CG 20 26
  - Primary & Non-Contributory Endorsement**
  - Professional Liability Endorsement (if applicable): \$1,000,000 minimum**
  - Workers Compensation Endorsement (if applicable): \$1,000,000 minimum**

- Encroachment Permits**
- General Liability:** \$1,000,000 per occurrence and \$2,000,000 in the aggregate
  - Additional Insured Endorsement:** CG 20 12 \* or CG 20 26
  - Primary & Non-Contributory Endorsement**
  - Workers Compensation Endorsement (if applicable): \$1,000,000 minimum**
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| <b>Encroachment Permits<br/>- Requiring<br/>Excavating/Digging</b>  | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 12 * or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>General Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b>  |
| <b>Lease Agreements</b>   | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 11 or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>Professional Liability Endorsement (if applicable): \$1,000,000 minimum</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b>   |
| <b>Outdoor Café Permits</b>   | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 12 * or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b><br><input type="checkbox"/> <b>General Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)  |
| <b>Oversized Load Permits</b>   | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 12 * or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b><br><input type="checkbox"/> <b>Auto Liability:</b> Minimum amount of \$500,000 combined single limit for each occurrence<br><input type="checkbox"/> <b>General Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)   |
| <b>Park or Street Closure<br/>Permits</b>   | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 12 * or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b>  |
| <b>Professional<br/>Services/Service<br/>Provider Agreements</b>  | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Professional Liability:</b> \$1,000,000 per occurrence<br><input type="checkbox"/> <b>Auto Liability:</b> \$500,000 per occurrence<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 10 or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b>  |
| <b>Professional<br/>Services/Service<br/>Provider Agreements -<br/>Design or Environmental<br/>Services</b> | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Professional Liability:</b> \$1,000,000 per occurrence<br><input type="checkbox"/> <b>Auto Liability:</b> \$1,000,000 per occurrence<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 10 or CG 20 26<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>General Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br><input type="checkbox"/> <b>Professional Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b> |
| <b>Public Works Contracts</b>   | <input type="checkbox"/> <b>General Liability:</b> \$1,000,000 per occurrence and \$2,000,000 in the aggregate<br><input type="checkbox"/> <b>Additional Insured Endorsement:</b> CG 20 10 & CG 20 37 or CG 20 38 & CG 2037<br><input type="checkbox"/> <b>Primary &amp; Non-Contributory Endorsement</b><br><input type="checkbox"/> <b>General Liability Declarations:</b> Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)<br><input type="checkbox"/> <b>Professional Liability Endorsement (if applicable): \$1,000,000 minimum</b><br><input type="checkbox"/> <b>Workers Compensation Endorsement (if applicable): \$1,000,000 minimum</b>  |

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

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

\* **IF ADDITIONAL INFORMATION IS REQUIRED:** 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.