



INSURANCE REQUIREMENTS FOR SUPPLIERS

Vendor shall procure and maintain for the duration of the contract, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the products supplied to the City. The cost of such insurance shall be borne by the Vendor.

I. **Minimum Scope of Insurance**

Coverage shall be at least as broad as:

Insurance Services Office Commercial **General Liability coverage** (Form No. CG 20 10 10 01).

II. **Minimum Limits of Insurance**

Vendor shall maintain limits **no less than \$1,000,000 per occurrence** for bodily injury and property damage, and an aggregate limit of \$2,000,000. Insurance must be written on an occurrence basis.

III. **Deductibles and Self-Insured Retentions**

Any deductibles or self-insured retentions must be declared to and approved by the City.

The City may require:

- A. The insurer to reduce or eliminate such deductibles or self-insured retentions with respect to the City, its officers, officials, employees and volunteers; or
- B. The Vendor to provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations, claim administration and defense expenses; or
- C. The City approve the deductible without a guarantee.

IV. **REQUIRED Insurance Provisions**

Proof of **General Liability** policy or policies are to contain, or **be endorsed** to contain, the following provisions:

- A. The City, its officers, officials, employees and volunteers are to be covered as **ADDITIONAL INSURED** with respect to the products supplied by the Vendor.
- B. The Vendor's insurance coverage shall be **primary insurance** with respect to the City, its officers, officials, employees and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees or volunteers shall be in excess of the Vendor's insurance and shall not contribute with it.
- C. Each insurance policy required by this clause shall be endorsed to state that coverage shall **not be canceled**, except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City.

V. **Rating - Acceptability of Insurers**

Insurance is to be placed with admitted California insurers with a current A.M. Best's rating of no less than A- for financial strength, AA for long-term credit rating and AMB-1 for short-term credit rating.

VI. **Verification of Coverage**

- A. Vendor shall furnish the City with original certificates and **amendatory endorsements** effecting coverage required by this clause.
- B. The endorsements should be on **forms provided by the City**. If endorsements are on forms other than the City's forms, endorsements must provide coverage that is equivalent to or better than the forms requested by the City.
- C. All endorsements are to be received and approved by the City **before work commences**.
- D. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements affecting the coverage required by these specifications at any time.

If you have questions regarding our insurance requirements contact: **Risk Manager**
(707) 463-6287 Fax (707) 463-6204

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