

**City of Sanford, Florida**

**INSURANCE REQUIREMENTS OUTLINED BELOW APPLICABLE TO CONTRACTS FOR SERVICES WHEN THE CONTRACTOR PERFORMS ON OR OFF CITY PREMISES**

- **SP-11012: When contract cost not to exceed \$25,000; not to exceed 30 days and no unusual hazards exist**

1. Vendor, Contractor, bidder shall provide, to the City of Sanford “City,” **prior to commencing** any work, a Certificate of Insurance which verifies coverage in compliance with the requirements outlined below. **Any work initiated without completion of this requirement shall be unauthorized and the City will not be responsible (Ref: items 17 and 18, standard terms and conditions included with City of Sanford Purchase Order).**
2. The City reserves the right, as conditions warrant, to modify or increase insurance requirements outlined below as may be determined by the project, conditions and exposure.

**Outline of Requirements:**

COVERAGE REQUIRED	UP TO VENDOR POLICY LIMITS, BUT WITH MINIMUM POLICY LIMITS OF:
Workers' Compensation  *Certificates of exemption are not acceptable in lieu of workers compensation insurance	Employers Liability \$ 500,000 Each Accident \$ 500,000 Disease \$ 500,000
Commercial General <i>Liability shall include- Bodily injury liability, Property Damage liability; Personal Injury liability and Advertising injury liability</i> Coverages shall include: Premises/ Operations; Products/Completed Operations; Contractual liability; Independent Contractors, Explosion; Collapse; Underground	\$ 500,000 Per Occurrence \$ 500,000 General Aggregate
Comprehensive Auto Liability, CSL, <i>shall include “any auto” or shall include all of the following: owned, leased, hired, non-owned autos, and scheduled autos.</i>	\$ 500,000 Combined Single Limit \$ 500,000 General Aggregate
Professional Liability ( <i>when required</i> )	\$ 1,000,000 Minimum
Builder's Risk ( <i>when required</i> ) shall include theft, sinkholes, off site storage, transit, installation and equipment breakdown. Permission to occupy shall be included and the policy shall be endorsed to cover the interest of all parties, including the City of Sanford, all contractors and subcontractors	100% of completed value of additions and structures
Garage Keepers ( <i>when required</i> )	\$500,000 Aggregate: No per vehicle maximum preferred
Garage Liability ( <i>when required</i> )	\$500,000 Combined Single Limit \$500,000 General Aggregate

**Certification:**

It is noted that the City has a contractual relationship with the named vendor, contractor or provider (collectively referred hereinafter as Contractor) applicable to a purchase order, work order, contract or other form of commitment by the City of Sanford, whether in writing or not and has no such contractual relationship with the Contractor's insurance carrier. Therefore, the onus is on the Contractor to insure that they have the insurance coverage specified by the City to meet all contractual obligations and expectations of the City. Further, as the Contractor's insurance coverage is a matter between the vendor and its insurance carrier, the City will turn to the Contractor for relief as a result of any damages or alleged damages for which the Contractor is responsible to indemnify and hold the City harmless. It is understood that the Contractor may satisfy relief to the City for such damages either directly or through its insurance coverage; exclusions by the insurance carrier notwithstanding, the City will expect relief from the Contractor.

- The insurance limits indicated above and otherwise referenced are **minimum limits acceptable** to the City. Also, all **contractor policies shall to be considered primary to City coverage** and shall not contain co-insurance provisions.
- All policies, except for professional liability policies and workers compensation policies shall name the **City of Sanford as Additional Insured**.
- **Professional Liability** Coverage, when applicable, will be defined on a case by case basis.
- In the event that the insurance coverage expires prior to the completion of the project, a **renewal certificate shall be issued 30 days prior to said expiration date**.
- **All limits are per occurrence** and must include Bodily Injury and Property Damage.
- **All policies must be written on occurrence form**, not on claims made Form, except for Professional liability.
- **Self insured retentions** shall not be allowed on any liability coverage .
- **In the notification of cancellation: The City of Sanford shall be endorsed onto the policy as a cancellation notice recipient. Should any of the above described policies be cancelled before the expiration date thereof, notice shall be delivered to the City of Sanford in accordance with the policy provisions.**
- All insurers must have an **A.M. Best rating of at least A-VII**.
- It is the responsibility of the Contractor to responsible to ensure that all **Subcontractors retained by the Prime Contractor shall provide coverage** as defined herein before and after and are the responsibility of said Prime Contractor in all respects.
- Any changes to the coverage requirements indicated above shall be approved by the City of Sanford, Risk Manager
- **Address of "Certificate Holder" is:** City of Sanford; Attention: Purchasing Manager; P.O. Box 1788 (300 N Park Avenue); Sanford, FL 32771 Phone: 407.688.5028/5030 FAX: 407.688.5021
- All certificates of insurance, notices, etc. must be provided to the above address.

Certification:

The Undersigned accepts and agrees to meet all of the insurance coverage requirements, terms, conditions and certification(s) stated herein before and after and further agrees to maintain and provide the designated coverage during the life of the identified document. Also, when the coverage requirements stated herein before and after are specifically referenced by applicable solicitation, purchase order or contract document, those terms, conditions and coverage requirements are incorporated into that document as if fully set forth in verbatim .

_____	_____
Firm	Date
_____	
Authorized Signature	
_____	_____
Printed Name	Title