

INSURANCE REQUIREMENTS

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

Outline of Requirements:

COVERAGE REQUIRED	Contract Exceeds \$500,000, 180 days and unusual hazards exist	Contract does not Exceed \$500,000, 180 days and no unusual hazards exist	Contract does not Exceed \$25,000, 30 days and no unusual hazards exist
<p>Workers' Compensation</p> <p>*Certificates of exemption are not acceptable in lieu of workers compensation insurance</p>	<p>Employers Liability \$1,000,000 Each Accident \$ 1,000,000 Disease \$ 1,000,000</p>	<p>Employers Liability \$500,000 Each Accident \$500,000 Disease \$500,000</p>	<p>Employers Liability \$500,000 Each Accident \$ 500,000 Disease \$ 500,000</p>
<p>Commercial General Liability shall include- <i>Bodily injury liability, Property Damage liability; Personal Injury liability and Advertising injury liability</i> Coverages shall include: <i>Premises/ Operations; Products/Completed Operations; Contractual liability; Independent Contractors, Explosion; Collapse; Underground. When required by the City, coverage must be provided for sexual harassment, abuse and molestation</i></p>	<p>\$ 3,000,000 Per Occurrence \$ 3,000,000 General Aggregate</p>	<p>\$ 1,000,000 Per Occurrence \$ 1,000,000 General Aggregate</p>	<p>\$ 500,000 Per Occurrence \$ 500,000 General Aggregate</p>
<p>Comprehensive Auto Liability, CSL, shall include "any auto" or shall include all of the following: <i>owned, leased, hired, non-owned autos, and scheduled autos.</i></p>	<p>\$ 1,000,000 Combined Single Limit \$ 1,000,000 General Aggregate</p>	<p>\$ 1,000,000 Combined Single Limit \$ 1,000,000 General Aggregate</p>	<p>\$ 500,000 Per Occurrence \$ 500,000 General Aggregate</p>
<p>Professional Liability (when required)</p>	<p>\$ 1,000,000 Minimum</p>	<p>\$ 1,000,000 Minimum</p>	<p>\$ 1,000,000 Minimum</p>
<p>Builder's Risk (when required) 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</p>	<p>100% of completed value of additions and structures</p>	<p>100% of completed value of additions and structures</p>	<p>100% of completed value of additions and structures</p>
<p>Garage Keepers (when required)</p>	<p>\$3,000,000 Aggregate: No per vehicle maximum preferred</p>	<p>\$1,000,000 Aggregate: No per vehicle maximum preferred</p>	<p>\$500,000 Aggregate: No per vehicle maximum preferred</p>
<p>Garage Liability (when required)</p>	<p>\$3,000,000 Combined Single Limit \$3,000,000 General Aggregate</p>	<p>\$1,000,000 Combined Single Limit \$1,000,000 General Aggregate</p>	<p>\$500,000 Combined Single Limit \$500,000 General Aggregate</p>

- I. It is noted that Professional Liability, builder's risk, garage keepers and garage liability is not required unless applicable conditions exist. If clarification is needed the CONTRACTOR must request clarification from the City of Sanford Purchasing Office.
- II. 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.**
- III. 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.

➤ **Certification Terms and Conditions**

- IV. 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.
 - a. 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.
 - b. All policies, except for professional liability policies and workers compensation policies shall name the **City of Sanford as Additional Insured.**
 - c. **Professional Liability** Coverage, when applicable, will be defined on a case by case basis.
 - d. 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.**
 - e. **All limits are per occurrence** and must include Bodily Injury and Property Damage.
 - f. **All policies must be written on occurrence form**, not on claims made Form, except for Professional Liability.
 - g. **Self-Insured retentions** shall be allowed on any liability coverage.
 - h. **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 of Sanford in accordance with the policy provisions.**
 - i. All insurers must have an **A.M. rating of at least A-VII.**

- j. It is the responsibility of the Prime CONTRACTOR to ensure that all sub-contractors retained by the Prime CONTRACTOR shall provide coverage as defined here-in before and after and are the responsibility of said Prime CONTRACTOR in all respects.
- k. Any changes to the coverage requirements indicated above shall be approved by the City of Sanford, Risk Manager.
- l. Address of "Certificate Holder" is City of Sanford; P O Box 1788 (300 N. Park Avenue); Sanford, Florida 32771; Attention Purchasing Manager; Phone 407.688.5028/5030 Fax 407.688.5021.
- m. All certificates of insurance, notices etc. must be provided to the above address.
- n. In the description of the certificate of insurance please also add the solicitation number and project name.

AFFIANT SIGNATURE

Typed Name of AFFIANT

Title

STATE OF _____
COUNTY OF _____

The foregoing instrument was executed before me this ____ day of _____, 20____, by _____ as _____ of _____, who personally swore or affirmed that he/she is authorized to execute this document and thereby bind the Corporation, and who is personally known to me OR has produced _____ as identification.

NOTARY PUBLIC, State of _____

(stamp)

The City reserves the unilateral right to modify the insurance requirements set forth at any time.

PLEASE COMPLETE AND SUBMIT

👉 Failure to submit this form may be grounds for disqualification of your submittal 👈