



Insurance Requirements for Encroachment Permits

The following insurance provisions are required to be met prior to obtaining a City Encroachment Permit for work in the public right-of-way. The applicant shall procure and maintain for the duration of the work insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work provided by the applicant, his agents, representatives, employees or subcontractors.

For questions call (707) 938-3681 or fax at (707) 938-8775.

1. Workers' Compensation with "waiver of subrogation" language.
 - Workers' Compensation Policy provided
 - Waiver of subrogation provided
2. General Liability with an endorsement listing the City of Sonoma, its officers, officials, employees, and volunteers as additionally insured. (See Item "D.1." below for specific endorsement language)
 - General Liability Policy provided
 - City of Sonoma as additionally insured endorsement provided. *The endorsement is a separate page from the Certificate of Liability Insurance page.*
3. Automobile and Employer's Liability (See Item E below for specific Waiver of Subrogation language)
 - Automobile and Employer's Liability Policy provided
 - Waiver of subrogation provided
4. Insurance forms may be faxed or emailed, but must be followed with an original copy.

Specific Requirements:

A. Minimum Scope of Insurance

Coverage shall be at least as broad as:

1. Insurance Services Office Commercial General Liability coverage (occurrence form CG 00 01 12 07).
2. Insurance Services Office form number CA 00 01 covering Automobile Liability, Code 1 (any auto).
3. Workers' Compensation insurance as required by the State of California and Employer's Liability Insurance.

B. Minimum Limits of Insurance

Contractor shall maintain limits no less than:

1. General Liability: \$2,000,000 per occurrence for bodily injury, personal injury and property damage including operations, products and completed operations. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.
2. Automobile Liability: \$1,000,000 per accident for bodily injury and property damage.
3. Employer's Liability: \$1,000,000 per accident for bodily injury or disease.

C. Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions must be declared to and approved by the City. At the option of the City, either: the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the City, its officers, officials, employees and volunteers; or the Contractor shall provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations, claim administration and defense expenses.

D. Other Insurance Provisions

The **general liability** and automobile liability policies are to contain, or be endorsed to contain, the following provisions:

1. The “**City, its officers, officials, employees, and volunteers**” are to be covered as additional insureds with respect to liability arising out of automobiles owned, leased, hired or borrowed by or on behalf of the Contractor: and with respect to liability arising out of work or operations performed by or on behalf of the Contractor including materials, parts or equipment furnished in connection with “**your work**” or operations. General liability coverage can be provided in the form of an endorsement to the Contractor’s insurance or as a separate Owner’s policy. **As an alternative, a municipal G/L Endorsement, such as CG 20 12 7/98, may be used.**
2. For any claims related to this project, the Contractor’s insurance coverage shall be **primary** insurance as respects 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 excess of the Contractor’s insurance and shall not contribute with it.
3. Each insurance policy required by this clause shall be endorsed to state, “coverage shall not be cancelled by either party, except after ten (10) days’ prior written notice to the City.”
4. Coverage shall not extend to any indemnity coverage for the active negligence of the additional insured in any case where an agreement to indemnify the additional insured would be invalid under Subdivision (b) of Section 2782 of the Civil Code.

E. Waiver of Subrogation

The workers’ compensation policy is to be endorsed with a **waiver of subrogation**.

F. Verification of Coverage

Contractor shall furnish the City with original certificates and amendatory endorsements affecting coverage required by this clause. The endorsements and policies shall conform to the City’s requirements and meet the City’s approval. **All certificates and endorsements are to be received and approved by the City before work commences.** 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.

G. Subcontractors

Each subcontractor shall furnish separate certificates and endorsements, or be included as additional insureds on the contractor’s insurance. All coverage for subcontractors shall be subject to all of the requirements stated herein.

**City of Sonoma
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(707) 938-3681**