

# CITY OF CLOVERDALE INSURANCE DOCUMENT REQUIREMENTS

Insured's name/company: \_\_\_\_\_

All items checked below must be completed in order for the City of Cloverdale to accept insurance documents required for the project, permit, or rental property/facility.

<b>NEED</b>	<b>GENERAL LIABILITY INSURANCE</b> <b>Rating of A VII or better by A.M. Best</b>
	Certificate of Insurance
	Endorsements (all required – if checked, must submit)
	Policy Number
	Insured's Language
	Primary Insurance Language
	Cancellation Language
	Original, Authorized Signature
<b>NEED</b>	<b>AUTOMOBILE LIABILITY INSURANCE</b> <b>Rating of A VII or better by A.M. Best</b>
	Certificate of Insurance
	Endorsements (all required – if checked, must submit)
	Policy Number
	Insured's Language
	Primary Insurance Language
	Cancellation Language
	Original, Authorized Signature
<b>NEED</b>	<b>WORKER'S COMPENSATION INSURANCE</b> <b>Rating of A VII or better by A.M. Best</b>
	Certificate of Insurance
	Endorsements (all required – if checked, must submit)
	Policy Number
	Waiver of Subrogation Clause
	Cancellation Language
	Original, Authorized Signature
	State Compensation Insurance Fund Certificates require Inclusion of Endorsements #0015, #2065, and #2570

**Insured's Language:** "The City of Cloverdale, including its officers, officials, employees and volunteers, are insureds."

**Primary Language:** "The insurance shall be primary as respects the insured shown in the schedule above/attached, or if excess, shall stand in an unbroken chain of coverage excess of the Named Insured's scheduled underlying primary coverage. In either event, any other insurance maintained by the Insured scheduled above shall be excess of this insurance and shall not called upon to contribute with it."

**Cancellation Language:** "The insurance afforded by this policy shall not be canceled except after thirty (30) days written notices by certified mail return receipt requested has been given to the City of Cloverdale."

**Waiver of Subrogation Clause:** "This insurance company agrees to waive all right of subrogation against the City of Cloverdale, its officers, officials, employees and volunteers for losses paid under the terms of this policy which arise from work performed by the named insured for the City."

## **INSURANCE REQUIREMENTS:**

The Applicant will be responsible for providing certificate(s) of liability insurance and a dated and signed copy(s) of specific endorsements.

Applicant shall obtain insurance acceptable to the City of Cloverdale from a company or companies acceptable to the City. The required documentation of such insurance shall be furnished to the City at the time the Applicant submits a completed application for permit. The required documentation consists of:

1. Certificate(s) of liability insurance showing the limits of insurance as required hereinafter; Applicant shall take out and maintain at all times during the life of the permit personal injury and property damage insurance for all activities of Applicant arising out of or in connection with this permit, written on a Comprehensive General Liability form including, but not limited to, Applicant's activity, contractual coverage, contractor's protective (if applicable) and auto in an amount no less than \$1,000,000 Combined Single Limit Personal Injury and Property Damage for each occurrence.
2. A dated and signed copy of the specified endorsement(s) for each policy. The endorsement(s) shall be on a City form.

## **BONDING REQUIREMENTS:**

The Applicant shall be required to post a bond (unless the Applicant is using a cashier's check in lieu of a bond), using the City's form. No exceptions to this form shall be accepted. The bond shall be for 100% of the work within the right-of-way as shown on the approved Engineer's/Contractor's Estimate, however in no case shall it be less than \$1,000.

## **PERMIT EXPIRATION:**

The permit will expire at the date set at the issuance by The City of Cloverdale (and so indicated on the permit), but in no case later than six (6) months from the date permit is issued. If permitted work is not finished prior to the expiration date, a new permit application must be processed.