

City of Galt Insurance Requirements Checklist for Contractors

Please follow the format below for issuing a Certificate of Insurance or endorsement to the City of Galt.

General Contract Information:

Name of Individual/Company: Address of Individual/Company: Contact Person: Telephone: Email:

The Certificate of Insurance: The Certificate shall indicate the City of Galt, its officers, officials, employees and volunteers as certificate holders and additional insured. A separate endorsement changing the policy to indicate the City of Galt, its officers, officials, employees and volunteers as "additional insured" must accompany the Certificate of Liability Insurance.

Please list the following information on the certificate of insurance in the area titled "Description of Operations" and endorsements: The City of Galt, its officers, officials, employees, and volunteers are named as additional insured per the attached endorsement. Project:

The Certificate shall contain the provision that the issuing company shall mail a 30-day written notice to the City of Galt prior to any intent to cancel, non-renew, or reduce coverage.

Statements such as "Will endeavor to notify" or "Failure to mail such notice shall impose no obligation..." etc. cannot be accepted. Please have your insurance agent omit those phrases if they are printed on the certificate form.

The Certificate of Insurance must include the policy's expiration date or an indication that it is continuous. The Certificate must also include a policy number. "Binders" are **unacceptable**.

Minimum Standard Insurance Requirements*:

General Liability: If liability insurance with a general aggregate is used, either the general aggregate shall apply separately to this project, or the general aggregate limit shall be twice the required limit.

PROJECT COST	REQUIRED INSURANCE
\$100K - \$250K \$250k - \$5 Million \$5Million - \$10 Million	1 Million 2 Million 5 Million
Over \$10 Million	10 Million +

Automobile Liability: \$1,000,000 per accident for bodily injury and property damage.

Workers' Compensation: As required by the State of California.

Employers' Liability: \$1,000,000 each accident, \$1,000,000 policy limit bodily injury by disease, \$1,000,000 each employee bodily injury by disease.

*The limits of liability required may vary, depending on the type of permit or contract.

Deductibles and Self-Insured Retentions

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

Other Insurance Provisions

The General Liability and Automobile Liability policies are to be endorsed to contain, the following provisions: The City of Galt, its officers, officials, employees, and volunteers are to be covered as 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 such work or operations.

For any claims related to this project, the Contractor's insurance coverage shall be primary insurance as respects the City of Galt, its officers, officials, employees, and volunteers.

Any insurance maintained by the City of Galt shall be excess of the contractor's insurance and shall not contribute with it.

Waiver of Subrogation

Contractor shall agree to waive subrogation which any insurer of Contractor may acquire from Contractor by virtue of the payment of any loss. Contractor shall agree to obtain any endorsement that may be necessary to effect this waiver of subrogation. The Workers' Compensation policy shall be endorsed with a waiver of subrogation in favor of the City of Galt for all work performed by the Contractor, its employees, agents and subcontractors.

Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best rating of no less than A:VII unless otherwise acceptable to the City of Galt. Exception may be made for the State Compensation Insurance Fund when not specifically rated. Policies must be with carriers admitted to do business in California.

All insurance certificates and endorsements shall be reviewed and approved by the City of Galt's Risk Management Office prior to commencement of work, and shall be kept on file with the City Clerk's Office. If there are any questions pertaining to the above, please call the Risk Management Department at 209-366-7103.