

INSURANCE REQUIREMENTS FOR PERMIT APPLICANTS
(REQUIRED FOR STREET WORK,
ENCROACHMENT, AND WIDE LOAD PERMITS)

Permit Applicants shall procure and maintain for the duration of the permit insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Permit Applicant, by his agents, representatives, employees or subcontractors.

Minimum Scope of Insurance

Coverage shall be at least as broad as:

1. Insurance Services Office Commercial General Liability coverage (occurrence form CG 0001).
2. Insurance Services Office form number CA 0001 (Ed. 1/87) covering Automobile Liability, code 1 (any auto).
3. Workers' Compensation insurance as required, by the State of California and Employer's Liability Insurance.

Minimum Limits of Insurance

Permit Applicant shall maintain limits no less than:

1. General Liability: \$2,000,000 per occurrence for bodily injury, personal injury and property damage. 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 limit shall be twice the required occurrence limit.
2. Automobile Liability: \$2,000,000 per accident for bodily injury and property damage.
3. Employer's Liability: Workers' Compensation with limits to California Statutory Limits, as required by the Labor Code of the State of California.

Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions must be declared to and approved by the City of Covina. At the option of the City of Covina, either the insurer shall reduce or eliminate such deductibles or self-insured retentions with respect to the City of Covina, its officers, officials, employees and volunteers: or the Permit Applicant shall procure a bond guaranteeing payment of losses and related investigations, claim administration and defense expenses.

Other Insurance Provisions

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

1. The City of Covina, its officers, officials, employees, agents and volunteers are to be covered as also insured: liability arising out of activities performed by or on behalf of the Permit Applicant; products and completed operations of the Permit

- Applicant; premises owned, occupied or used by the Permit Applicant; or automobiles owned, leased, hired or borrowed by the Permit Applicant. The coverage shall contain no special limitations on the scope of protection afforded to the City of Covina, its officers, officials, employees, agents or volunteers.
2. For any claims related to this project, the Permit Applicant's insurance coverage shall be primary insurance with respect to the City of Covina, its officers, officials, employees, agents and volunteers. Any insurance or self-insurance maintained by the City of Covina, its officers, officials, employees, agents or volunteers shall be excess of the Permit Applicant's insurance and shall not contribute with it.
 3. Any failure to comply with report or other provisions of the policies including breaches of warranties shall not affect coverage provided to the City of Covina, its officers, officials, employees, agents or volunteers.
 4. The Permit Applicant's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.
 5. Each insurance policy required by this clause shall be endorsed to state that coverage shall not be suspended, voided, cancelled by either party, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City of Covina.

Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A:VII.

Verification of Coverage

Permit Applicant shall furnish the City of Covina with original endorsements effecting coverage required by this clause. The endorsements are to be received and approved by the City of Covina before work commences. As an alternative to the City of Covina's forms, the Permit Applicant's insurer may provide complete, certified copies of all required insurance policies, including endorsements effecting the coverage required by these specifications.

Subcontractors

Permit Applicant shall include all subcontractors as insurers under its policies or shall furnish separate certificates and endorsements for each subcontractor. All coverages for subcontractors shall be subject to all of the requirements stated herein.