

This checklist is for reference only. It does not reflect all insurance requirements. Actual contractual requirements may vary.

Certificate of Insurance	
	1. The full name of the party to the contract must be listed as the insured.
	2. All Policies must be current.
	3. All coverage limits required in the contract must be reflected on the Certificate of Insurance:
	A. Commercial General Liability with a current policy term and limits as stated in the General Contract Terms and Provisions of the contract. The City’s minimum limits are \$1 million per Occurrence and \$2 million General Aggregate. However, be sure to confirm that coverage limits reflected follow the contract requirements.
	I. For Commercial General Liability, the occurrence box must be (X) marked.
	B. Automobile Liability with a current policy term and limit of \$1 million Combined Single Limit. Coverage must reflect what is stated in the General Terms and Provisions of your contract.
	C. Workers Compensation with a current policy term and limits of \$1 million. Coverage must reflect what is stated in the General Terms and Provisions of your contract.
	I. For Workers Compensation, the subrogation box must be (X) marked.
	D. Professional Liability (Errors & Omissions) for Consultant contracts, Certificate of Insurance appropriate for Contractor’s profession with a minimum limit of \$1 million per Occurrence or claim and \$2 million Aggregate.
	4. The bottom part of the Acord Certificate of Insurance must have an Authorized Representative’s signature.
	5. Certificate Holder must be: City of San Diego and the corresponding department, or just the City of San Diego.

Endorsements are modifications to the policy. You must ensure you have the required coverage either through an actual endorsement (separate from the Certificate of Insurance) or the page on the policy that provides said coverage.

Endorsements for Commercial General Liability

	1. All Endorsements must have the policy number(s) printed on them.
	2. All endorsements are to cover The City, its officers, officials, employees, and volunteers as additional insureds on the CGL policy.
	3. Additional Insured Coverage can be provided in the form of the following:
	A. ISO Form CG 20 10 11 85 or if not available;
	B. The addition of <u>both</u> CG 20 10, CG 20 26, CG 20 33, or CG 20 28; <u>and</u> CG 20 37.
	C. A Blanket Additional Insured Endorsement is acceptable.
	D. The page in the policy that provides Additional Insured coverage when required by contract.
	4. Primary Coverage can be provided in the following form Endorsements:
	A. At least as broad as ISO CG 20 01 04 13 or coverage at least as broad.
	B. The page in the policy that provides Primary & Non-Contributory coverage when required by contract.

Endorsements for Workers Compensation

	1. All Endorsements must have the policy number(s) printed on them.
	2. The following endorsement is required:
	A. Waiver of Subrogation Endorsement. Endorsement must be applicable in the state of California.

Acceptability of Insurers

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