# **ADMINISTRATIVE REGULATIONS**

#### OFFICE OF THE CITY ADMINISTRATOR

Number:

214

Sections:

1-6

Effective Date:

11/11/84

### SUBJECT: Insurance Requirements - Contracts

- 1. <u>Purpose</u>. To insure that proper evidence of insurance is obtained by the City from its contractors, subcontractors, lessees and permitees.
  - 2. Authority. Section 401, Huntington Beach City Charter.
- 3. Policy. To provide the initiating department with guidelines for minimum insurance coverage on basic contracts.

#### 4. Responsibilities.

- 4.1 It is the initiating department's responsibility before a contract is executed on behalf of the City of Huntington Beach that the individual or firm to whom the contract has been awarded shall furnish to the City a policy or certificate of insurance evidencing coverage in a form acceptable to the City.
- 4.2 Insurance and Benefits shall approve the dollar amount of coverage afforded in each certificate and review the deductible or S.I.R. of the certificate in question.

#### 5. Procedure.

- 5.1 The following coverage shall be obtained:
- 5.1-l Statutory Workers' Compensation Insurance with a limit of Employer's Liability of not less than \$100,000.00
- 5.1-2 Board Form Comprehensive General Liability, including Automobile, in which the City of Huntington Beach, its Council, its officers and employees shall be named as additional insureds with respect to any and all claims arising out of or in connection with any work to be performed, including any act or omission of contractor's, employees, agents, subcontractors, or their employees. This insurance shall remain in effect until the contract is completed and the work is accepted by the City. The policy shall provide a minimum of \$1,000,000 Combined Single Limit each occurrence.
- 5.1-3 The Comprehensive General Liability Insurance shall be primary and non contributing with any insurance coverage available to the City, shall contain a severability of interest clause (cross liability) and shall provide that it shall not be cancelled or materially reduced without 30 days prior written notice to the City of Huntington Beach.
- 5.1-4 The minimum limits of Comprehensive General Liability Insurance shall be \$300,000.00 Combined Single Limit for a standard permit issued by Public Works for any work done on the public right of way.
- 5.1-5 A Hold Harmless Agreement must be properly signed by the owner or authorized officer of the company. If a corporation two authorized officers must sign showing their title in the company.



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- 5.1-6 For Building Construction Contracts including major renovation projects, the contractor shall provide the City a Course of Construction insurance policy in the amount of the contract price naming the City as additional insured.
- 5.1-7 Specific Events, as defined in Huntington Beach Municipal Code 568.010, a minimum of \$1,000,000.00 Combined Single Limit. Events involving aircraft or any activity pertaining thereto requires a minimum of \$10,000,000.00 Combined Single Limit. Where insurance is required through the City's policy for special events or specific events the limit is \$1,000,000.00 and can be purchased from the department involved.
- 5.1-8 No exceptions to the insurance requirements outlined above shall be made without the written agreement of the Insurance and Benefits Division.
- 5.1-9 The Certificate of Insurance form attached as Exhibit A is preferred, however, the "Acord" Certificate of Insurance as amended, (Exhibit B), is acceptable, as is the State Compensation Insurance Fund form for Workers' Compensation.

City Administrator