

CITY OF HUNTINGTON BEACH

Phone: 714-374-5378 Fax: 714-536-5212

Insurance Requirements vary for different applicants. Please see the below listed applicant types followed by the insurance requirements.

City of Huntington Beach Resolution 2008-63 requires that contractors, permittees, licensees/lessees and vendors have an approved Certificate of Insurance on file with the City of Huntington Beach for the issuance of any permit or city contract.

The insurance certificate must be approved by the City Attorney's Office as to meeting all of the city's insurance requirements. An original certificate is required or a PDF version attached to an email may be forwarded. If the insurance certificate is faxed, it must come directly from the insurance provider to the City of Huntington Beach. All insurance must be from a California admitted carrier with a current A.M. Best's Rating of no less than A:VII

1. CONTRACTORS – Any persons or entities or Contract with the City and/or provide service to the City which are readily available and efficiently procured by competitive bidding.

Requirements: *General Liability, Workers' Compensation, Auto Liability, Additional Insured Endorsements*

2. DESIGN PROFESSIONALS- Professional Service contractors who contract with the City and/or provide architectural and/or engineering services to the City.

Requirements: *Errors and Emissions (Professional Liability) \$1,000,000 coverage*

3. LICENSEES/LESSEES – any person or entities who make contract with the city for the use of public property.

Requirements: *General Liability, Workers' Compensation, Property Insurance (full replacement costs with no coinsurance penalty provision), Additional Insured Endorsement*

4. PERMITEES – any persons or entities who make application to the City for any use of encroachment upon any street, waterway, pier, or City property.

Requirements: *General Liability, Workers' Compensation, Auto Liability, Additional Insured Endorsements*

5. PROFESSIONAL SERVICES – means those services, which involve the exercise of professional discretion and independent judgment on an advanced or specialized knowledge, expertise or training gained by formal studies or experience or services which are not readily or efficiently procured by competitive bidding pursuant to Huntington Beach Municipal Code Section 3.02. Such Services shall include but not be limited to those services provided by appraisers, architects, attorneys, engineers, instructors, insurance advisors, physicians and other specialized consultants.

Requirements: *Errors and Emissions (Professional Liability) \$1,000,000 coverage*

Private Property Work Permit Requirements – If the planned work does not involve public property or its right-of-way (e.g. sidewalk/street), the Workers' Compensation Certificate is the only insurance requirement. However, if the work site is adjacent or attached to public property, the City Attorney's Office must be informed for consideration of liability and decides whether or not to approve the certificate with a specific "Private Property Only" approval stamp.

- **General Liability (G/L)** – The general liability requirement is for \$1,000,000 with “per occurrence” type claims coverage and a separate “Additional Insured Endorsement” page listing both the policy number and naming the “*City of Huntington Beach, its officers, elected or appointed officials, employees, agents and volunteers*” as additional insured on the endorsement. (see below for Additional Insured requirements)
- **Additional Insured Endorsement Requirements** – The City, its officers, elected or appointed officials, employees, agents and volunteers are to be specifically named and covered as additional insureds by separate attached endorsement(s) as respects liability arising out of action performed by or on behalf of the contractor, products and completed operations of the contractor, premises owned, occupied or used by the contractor, or automobiles owned, leased or borrowed by the contractor. The coverage shall contain no special limitations on the scope of protection afforded to the City, its agents, officers and employees. The endorsement should include the policy number it correlates to.
- **Primary Insurance** – General Liability Insurance coverage shall be primary insurance as respects the City, its agents, officers, and employees. Any insurance or self-insurance maintained by the City, its agents, officers, and employees shall be excess of the submitted insurance and shall not contribute with it.
- **Description of work** – The staff contact and purpose of the evidence of coverage must be identified on the certificate of insurance.
- **Automotive Insurance** – Automobile insurance requirement is for \$1,000,000 and a separate “Additional Insured Endorsement” page listing both the policy number and naming the “*City of Huntington Beach, its officers, elected or appointed officials, employees, agents and volunteers*” as additional insured on the endorsement. Permittees who do not use vehicles or equipment in connection with the permit can request to waive the Auto insurance requirement.
- **Worker’s Compensation Insurance (W/C)** – The Worker’s Compensation insurance requirement is the State statutory limits of \$250,000 bodily injury by disease, policy limit, and \$100,000 bodily injury each employee for accident or disease per occurrence. Certificate holder listed on the certificate is:
City of Huntington Beach, 2000 Main St., Huntington Beach, CA 92648.
If your organization/company has no compensated employees working on the project, you may complete and return a “Non-Employer Status” form to be used in lieu of a W/C insurance certificate.
- **Cancellation Clause Notice** – The cancellation clause must contain a thirty (30) day notice. A ten (10) day notice for non-payment of premium is acceptable in combination with 30 day notice.
- **Professional Liability** – Coverage must be provided at a minimum of \$1,000,000 per occurrence and in the aggregate.
- **Deductibles**– The following deductibles are acceptable and all others must be removed from the insurance policy or a waiver can be requested (No allowances for SIR) :
 - **General Liability** - \$5,000
 - **Auto Liability** - \$1,000
 - **Professional Liability/Errors & Emissions** - \$10,000
- **Waiver Procedure** – If unable to comply with a requirement, the “INSURED” may request a waiver of a specific requirement. The Insurance Waiver form is an internal form that the City of Huntington Beach will complete. (see following page for waiver form) *The exception to the waiver is the G/L & Auto “Additional Insured Endorsement” page.*
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Waiver Procedure

To request a waiver, indicate here and provide a brief description (1 – 2 sentences) of the proposed work/project, its dollar value (if not a specific dollar amount, use an average, annual estimate or non-profit) and projected timeframe (per job or as-needed basis).
For substantial dollar deductible/SIR amounts, a financial statement is required (Balance Sheet, Budget Reports, Dun & Bradstreet Report, etc.).

Waiver Requested: _____

Encroachment Permit Private Property Work Permit Consultant Services

Other: _____

Proposed Work: _____

Dollar Value: _____

Projected Timeframe: _____