

102.6.1 Insurance Coverage Requirements

Contractor must provide City with evidence of the following insurance coverage's prior to permit issuance. A copy of each insurance policy, issued by a company currently licensed in the State of Oregon and certified as a true copy by an authorized representative of the issuing company or a certificate in a form satisfactory to City certifying to the issuance of such insurance, must be furnished to City. All policies must be written on an "occurrence basis," and maintained in full force for the duration of the permitted work. All policies must provide for not less than 30 days' written notice to City before they may be revised, non-renewed, canceled, or coverage reduced. Excepting professional liability and worker's compensation coverage, all policies must provide an endorsement naming the City, its officers, employees, and agents as additional insureds.

A. Automobile. Comprehensive automobile and vehicle liability insurance covering claims for injuries to members of the public and/or damages to property of others arising from the use of motor vehicles, including on-site and off-site operations, and owned, non-owned, or hired vehicles, with \$2,000,000 combined single limits. For Sidewalk/Driveway Approach Permits the comprehensive automobile and vehicle liability insurance requirement is \$1,000,000.

B. General Liability. Commercial general liability insurance covering claims for injuries to members of the public or damage to property of others arising out of any act or omission of Contractor or of any of its employers, agents, or subcontractors. The general liability policy must include, without deductible, coverage for premises operations, explosion and collapse hazard, underground hazard, products completed operations, contractual insurance, and independent contractors. The policy must also provide for a cross-liability endorsement and must guarantee to the City the amount of coverage, notwithstanding the naming of additional insureds. The policy amounts must, or not less than the following:

1. For bodily injury including death: \$1,000,000 for one claimant and \$2,000,000 for each occurrence. Sidewalk/Driveway Approach Permits require \$1,000,000 for each occurrence.

2. For property damage: \$2,000,000 for each occurrence. Sidewalk/Driveway Approach Permits require \$1,000,000 for each occurrence.

3. In lieu of 1 and 2 above: A combined single limit policy of \$2,000,000