

CITY OF HUNTINGTON BEACH

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Insurance Requirements/Encroachment Permit Applicants and Contractual Services

Please forward these requirements to your insurance agent

City of Huntington Beach Resolution 2007-3 requires that 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.

- **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. The City of Huntington Beach has a zero deductible/SIR requirement. (See below for Additional Insured requirements).
- **Description of work** – The staff contact and purpose of the evidence of coverage must be identified.
- **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. The City of Huntington Beach has a zero deductible/SIR 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 Street
Huntington Beach, CA 92648-2702

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 Workers' Compensation 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.
- **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.*
- **Additional Insured Endorsement Requirements** – The City, its officers, elected or appointed officials, employees, agents and volunteers are to be covered as additional insured's 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.

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.

Waiver Requested: _____

Encroachment Permit Private Property Work Permit Consultant Services

Other: _____

Proposed Work: _____

Dollar Value: _____

Projected Timeframe: _____

- **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.

INSURANCE REQUIREMENTS VARY FOR DIFFERENT APPLICANTS AS FOLLOWS:

- 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, 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