## County of Riverside

## **Standard Contracts Insurance Requirements for Agreements**

Please refer to the section entitled "Insurance Requirements" of the agreement, which describes the County's insurance requirements for the specific project. These requirements apply to both the prime contractor and all tiers of sub-contractors working under the RBBD Agreement.

The standard requirements are summarized as follows, which must be shown on the contractor's certificate of insurance and endorsements:

- 1. All insurance must have a 30 days minimum cancellation notice, with no exceptions or limitations.
- 2. Comprehensive General Liability Insurance in the amount of \$2,000,000 per occurrence and \$4,000,000 aggregate (minimum).
- 3. Automobile Liability Insurance in the amount of \$2,000,000 per occurrence and \$4,000,000 aggregate (minimum).
- 4. Statutory Workers Compensation coverage including Employers Liability in the amount of not less than \$2,000,000 per occurrence.
- 5. Comprehensive General Liability Insurance shall be provided by insurance carrier(s) that have an A.M. Best rating of at least "A" and a financial size rating of "VIII" (8) or greater (both primary and excess policies). Comprehensive General Liability Insurance coverage, both primary and excess, shall be provided by carriers that are admitted (licensed) in the State of California.
- 6. "Additional Insured" endorsements shall be issued for Comprehensive General Liability, Automobile Liability Insurance policy, any excess liability / umbrella policies listed to meet the contract requirements, and the automobile liability policy. These endorsements shall name the "County of Riverside, its Directors, Officers, Special Districts, Board of Supervisors, employees, agents and representatives" as additionally insured. The endorsements shall be executed by the carrier and shall include a reference to the policy by type and number that it is endorsing. Certified Endorsements and Additional Insured Forms must be signed by an authorized representative. "Designated Insured" endorsements are not an acceptable endorsements.
- 7. An acceptable alternative to the Additional Insured endorsement for excess liability policies is a letter, signed by an authorized representative of the insurance carrier, confirming in writing that the policy follows form with respect to the primary Comprehensive General Liability policy.
- 8. Endorsements to the Worker's Compensation policy that waives subrogation in favor of the County of Riverside.