

County of Riverside, Transportation and Land Management Agency, Transportation Department

Brief List of Contract Insurance Requirements

Please refer to the section entitled "Insurance and Hold Harmless" of the bid documents, which describes the County's detailed insurance requirements for the specific project. These requirements apply to the prime Contractor and all tiers of sub-contractors working under the Contract.

Insurance requirements are briefly summarized as follows, which must be shown on the Contractor's Certificate of Insurance and endorsements:

A. General:

- Certificate of Insurance and endorsements must be signed.
- Certificate Holder information is as follows:

County of Riverside
Transportation Department
Attn: Contracts/Bidding Unit
3525 14th Street
Riverside, CA 92501

- This policy shall also name the "County of Riverside, its Agencies, Special Districts and Departments, their respective director, officers, Board of Supervisors, elected and appointed officials, employees, agents, and representatives" as Additional Insureds for Workers Compensation, Commercial General Liability, Automobile Liability and any excess liability / umbrella policies listed to meet the contract requirements.

B. Workers Compensation:

- The Contractor shall maintain statutory Workers' Compensation Insurance (Part 1) as prescribed by the laws of the State of California. Policy shall include Employers' Liability (Part 2) including Occupational Disease with limits not less than \$1,000,000 per person per accident. This policy shall be endorsed, and signed, to waive subrogation in favor of the County.

C. Commercial General Liability:

- Commercial General Liability insurance coverage amounts are not to be less than the following:
 - \$2,000,000 each occurrence
 - \$2,000,000 general aggregate
 - \$2,000,000 products-completed operations aggregate
- Higher limits may be required for projects with higher risk exposure, and higher limits, if required, will be included in the Special Provisions.
- Where excess liability insurance is used in connection with primary liability insurance, the combination of such coverage sum must allow total limits of liability to be in amounts not less than the specified amounts.
- For additional insured endorsement for excess liability insurance, an acceptable alternative to the 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 liability policy.

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D. Automobile Liability:

- Contractor shall maintain liability insurance for any auto, all owned, non-owned and hired vehicles so used in an amount not less than \$1,000,000 per occurrence combined single limit. If such insurance contains a general aggregate limit, it shall apply separately to the Contract or be no less than two (2) times the occurrence limit.

E. General Insurance Provisions:

- **Insurer.** Any insurance carrier providing insurance coverage hereunder shall be admitted to the State of California and have an A M Best rating of not less than A: VIII (A:8)
- **Certificate, policy, endorsements and attachments.** Contractor shall cause Contractor's insurance carrier(s) to furnish the County with:
 - a. A properly executed original Certificate(s) of Insurance and certified original copies of signed endorsements effecting coverage as required herein, and
 - b. All endorsements must include a reference to the policy by type of insurance and policy number that it is endorsing, and
 - c. If requested to do so by the County Risk Manager, provide original certified copies of policies including all endorsements and all attachments thereto, showing such insurance is in full force and effect.

Further, said Certificate(s) and policies of insurance shall contain the covenant of the insurance carrier(s) that thirty (30) days written notice shall be given to the County prior to any material modification, cancellation, expiration or reduction in coverage of such insurance (For nonpayment of premium cause for cancellation, a written notice of at least ten (10) days is allowed per California Insurance Code §662(a)). In the event of a material modification, cancellation, expiration, or reduction in coverage, the Contract shall terminate forthwith, unless the County receives, prior to such effective date, another properly executed original Certificate of Insurance and original copies of endorsements or certified original policies, including all endorsements and attachments thereto evidencing coverage's set forth herein and the insurance required herein is in full force and effect.

Contractor shall not commence operations until the County has been furnished original Certificate (s) of Insurance and certified original copies of endorsements and if requested, certified original policies of insurance including all endorsements and any and all other attachments as required.