

The City of Banning will require the following to approve insurance for your contract:

- 1) Limits of insurance\*:
  - (a) General Liability insurance with limits of not less than \$1,000,000 for bodily injury and property damage; \$1,000,000 for personal and advertising injury; \$2,000,000 products and completed operations aggregate and \$2,000,000 general aggregate.
  - (b) Auto Liability insurance endorsed for "any auto" with limits of liability of not less than \$1,000,000 per accident for bodily injury and property damage.
  - (c) Professional Liability (Errors and Omissions) insurance appropriate to Consultant's profession, with limits of liability of not less than \$1,000,000 per claim/occurrence and \$2,000,000 policy aggregate **(only required if contract involves the rendering of a professional service)**.
  - (d) Workers' Compensation insurance as required under the California Labor Code.
  - (e) Employer's Liability insurance with limits of liability of not less than \$1,000,000, each accident; \$1,000,000 disease each employee; and \$1,000,000 disease policy limit.
  - (f) California Insurance Commissioner to do business in the State of California and rated not less than "A- VII" in Best's Insurance Rating Guide.

\*Limits can be adjusted based on the City of Banning judgement based on services provided.

Certificate holder should appear as follows:

City of Banning  
Attn: Purchasing Division  
99 E. Ramsey Street  
Banning, CA 92220-4837

- 2) The certificate of insurance should read "The City of Banning, its officers, officials, employees and agents are additional insured as respects to General Liability and Auto Liability insurance. This insurance is primary, and our obligations are not affected by any other insurance carried by such additional insured whether primary, excess, contingent, or on any other basis. Waiver of subrogation for Workers' Compensation insurance as respects to the City of Banning, its officers, officials, employees and agents."
- 3) Additional insured endorsement, with primary and non-contributory language or a primary insurance endorsement, for General Liability insurance **(including ongoing operations and completed operations)**. The additional insured should read, "The City of Banning, its officers, officials, employees, agents and volunteers". Examples of primary insurance language are "Such insurance as is afforded by the policy is primary and any other insurance shall be excess and not contribute to the insurance afforded by this endorsement" or "This insurance is primary, and our obligations are not affected by any other insurance carried by such additional insured whether primary, excess, contingent, or on any other basis". The endorsement number needs to be included in the accord description of certificate of insurance.
- 4) Additional insured endorsement for Auto Liability insurance. The additional insured should read, "The City of Banning, its officers, officials, employees and agents." The endorsement number needs to be included in the accord description of certificate of insurance.
- 5) Waiver of subrogation endorsement for Workers' Compensation insurance should read, "the City of Banning, its officers, officials, employees and agents." The endorsement number needs to be included in the accord description of certificate of insurance.
- 6) The "Retro Date" must be shown for the Professional Liability insurance. **(only required if contract involves the rendering of a professional service)**.
- 7) A copy of the Declarations & Policy Endorsements page for the General Liability policy.

Should you have any questions with respect to the foregoing, please do not hesitate in contacting the Purchasing Division at (951) 922-3129. Thank you.