

# Attachment "B" - Insurance Requirements

The Contractor shall procure and maintain for the duration of this Agreement insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Contractor, his agents, representatives, employees or subcontractors. The cost of such insurance shall be paid by the Contractor. Insurance shall meet or exceed the following unless otherwise approved by the City.

## A. Minimum Insurance:

- Commercial General Liability coverage with limits not less than \$1,000,000 per occurrence/ \$2,000,000 annual aggregate.
- Business Automobile Liability Coverage with limits not less than \$1,000,000 per accident for any auto.
- Stop Gap/Employer's Liability coverage with limits not less than \$1,000,000 per accident/disease.
- Workers' Compensation coverage as required by the Industrial Insurance Laws of the State of Washington.

### **B. Additional Insurance:**

- Consultant's Errors & Omissions or Professional Liability with limits not less than \$1,000,000 per claim and as an annual aggregate.

### **C. Self-Insured Retentions:**

Self-insured retentions must be declared.

## **D. Other Provisions:**

- 1. Commercial General Liability policies must be endorsed to:
  - a. Include the City, its officials, employees and volunteers as additional insureds,
  - b. Provide that such insurance shall be primary as respects any insurance or self-insurance maintained by the City.
- Contractor or its Insurance Agent/Broker shall notify the City of any cancellation, or reduction in coverage or limits, of any insurance within seven (7) days of receipt of insurers' notification to that effect.

#### E. Acceptability of Insurers:

Shall be placed with insurers with an AM Best rating of A:VII or better.

# F. Verification of Coverage:

Contractor shall furnish the City with certificates of insurance required by this clause. The certificates are to be received and approved by the City before work commences. The City reserves the right to require complete, certified copies of all required insurance policies at any time.

## **G. Subcontractors:**

Contractor shall require subcontractors to provide coverage which complies with the requirements stated herein.