

Insurance Requirements

1. Before a funding agreement can be executed and before beginning any work, the grant recipient, at its own cost and expense, shall procure appropriate insurance.
2. The grant recipient must maintain insurance throughout the term of the funding agreement.
3. The City may approve reduced coverage amounts after review by the Risk Management team.
4. In general, the following types and limits are required:
 - i. Workers' Compensation and Employer's Liability Insurance with an amount no less than one million dollars per accident. The City may waive this requirement upon written verification that the grant recipient has no employees.
 - ii. General/Commercial Liability Insurance in an amount no less than one million dollars per occurrence.
 - iii. Sexual Molestation and Abuse coverage in an amount no less than five hundred thousand dollars. The City may waive insurance if the grant recipient is not providing direct services to children under the funding agreement.
 - iv. Automobile Liability Insurance in an amount no less than one million dollars per occurrence. Automobile coverage shall be at least as broad as Insurance Services Office Automobile Liability form CA 0001, Code 1.
5. Waiver of Subrogation in favor of the entity for all work performed by the grant recipient, its employees, agents, and subcontractors.
6. Each of the following shall be included in the insurance coverage or added as an endorsement to the policy.
 - i. City and its officers, employees, agents, and volunteers shall be covered as additional insureds with respect to each of the following: liability arising out of activities performed by or on behalf of Provider (Grant Recipient), including the insured's general supervision of Provider; products and completed operations of Provider; premises owned, occupied, or used by Provider; and automobiles owned, leased, or operated by the Provider. The coverage shall contain no special limitations on the scope of protection afforded to the City or its officers, employees, agents, or volunteers.
 - ii. The insurance shall cover an occurrence or an accident basis and not on a claims-made basis.
 - iii. An endorsement must state that coverage is primary insurance concerning the City and its officers, officials, employees, and volunteers and that no insurance or self-insurance maintained by the City shall be called upon to contribute to a loss under the coverage.
 - iv. Any failure of the Provider to comply with reporting provisions of the policy shall not affect coverage provided to City and its officers, employees, agents, and volunteers.
 - v. An endorsement shall state that coverage shall not be canceled except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City. Provider shall notify City within fourteen (14) days of notification from Provider's insurer if such coverage is suspended, voided, or reduced in coverage or limits.

Please contact us at communityengagement@citrusheights.net if you have any questions.