

## City of Norwalk Insurance Requirements

Prior to initiation of work, vendor shall provide the required evidence of adequate insurance protection in the form of certificates of insurance. The amounts shall not be less than the specified quantities listed below, or such other amount approved in advance by the City.

### REQUIRED INSURANCE COVERAGES

The vendor shall obtain and maintain at its expense, until completion of performance and acceptance by the City, the following insurance placed with an insurer admitted to write insurance in California or an authorized nonadmitted insurer having a rating of or equivalent to A: VIII by A.M. Best Company:

1. **Commercial General Liability Insurance:** Commercial General Liability insurance including but not limited to broad form contractual liability, products and completed operations liability, and independent contractors liability in an amount not less than \$500,000 per occurrence and \$1,000,000 aggregate.
2. **Commercial Automobile Liability Insurance:** Commercial Automobile Liability insurance in an amount not less than \$300,000 combined single limit per accident for bodily injury and property damage covering any auto. If the vendor does not use an automobile in connection with vendor's work, the requesting Department can send Risk Management a memorandum requesting waiver of the requirement and providing Risk Management with a Scope of Work.
3. **Worker's Compensation and Employer's Liability Insurance:** Worker's Compensation Insurance as required by the California Labor Code in an amount not less than \$1,000,000 per accident. If the vendor is not subject to the State's Worker's Compensation laws, the vendor should provide you with a written reason as to why this coverage is not applicable (e.g., vendor is a sole proprietor, partnership or other organization with no employees).

If vendor services are professional and require licensure, certification, or special training or expertise:

4. **Professional Liability or Errors and Omissions Liability Insurance:** Professional Liability or Errors and Omissions Liability Insurance in an amount not less than \$500,000 per occurrence (e.g. audit services, information technology services). If you have a question whether this type of insurance is required, contact Ernie Hernandez, Risk Manager.

The policies required pursuant to the above shall contain a waiver of subrogation in favor of the City. Such insurance shall be primary as to any other insurance. All certificates of insurance shall provide that the insurer give thirty (30) days written notice to the Buyer in the event of any material change, non-renewable or cancellation of the policies.

**Notwithstanding the foregoing requirements, vendor shall indemnify and hold harmless the City, its officers, employees, agents, and invitees from and against all claims, judgments, liabilities, losses, injuries, and damages of every nature caused by the negligent acts or omissions to act by the Seller, its officers, employees, agents, invitees or vendors, directly or indirectly arising out of the performance of this purchase order or any negligent act of failure to act by subcontractors or suppliers of the vendor. Completion of City's Hold Harmless Agreement is required.**