

General Liability, Automobile Liability, and Workers' Compensation Requirements

- The limit for **each occurrence** must be at least \$1,000,000 (A combined single limit of \$1,000,000 is required for Automobile Liability).
- The certificate must have a policy number and current effective dates.
- The City of Santa Cruz, its officers, agents, and employees must be named as an additional insured (not applicable for Workers' Compensation). **An endorsement to the General Liability policy adding the City to the policy must be provided with the certificate.**
- The City of Santa Cruz must be named as the certificate holder.
- The standard notice of cancellation must be modified as follows:

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will ~~endeavor to mail~~ 30 days written notice to the certificate holder named to the left, ~~but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.~~

In the event that the broker is unable to modify the standard cancellation clause, the City will accept the following words in the marked section of the ACORD form:

“Certificate holder will be provided with 30 days notice in the event of cancellation of coverage (10 days in the event of nonpayment of premium).”

(Please note that the required notice of cancellation is necessary in order to conduct business with the City.)

- The certificate is required to have an authorized representative signature.

Workers' Compensation requirement for a no-employee (exempt) business

Please fax and/or mail a letter to the contact on the previous page stating that you have no employees and the City will waive the Workers' Compensation requirement. You will be responsible for providing the City a Workers' Compensation certificate if you hire employees in the future.

Automobile Liability exceptions

The City requires proof of current automobile liability insurance from any vendor that will be traveling by vehicle on site for any reason, including any site controlled by the City. If you feel that this requirement does not apply to your business, please fax and/or mail a letter to the contact on the previous page stating that your services will be conducted without an automobile. You will be responsible for providing the City an Automobile Liability certificate if you use a vehicle on future City jobs.