

City of San Diego Insurance Requirements

All applicants for Community Projects, Programs and Services (CPPS) or Arts, Culture and Community Festivals (ACCF) allocations must provide insurance certificates and endorsements reflecting evidence of all insurance required below:

1. **ACORD Certificate of Insurance**

Applicant will provide an ACORD certificate of insurance reflecting policies that are in effect for the duration of the contract for each of the following coverage types:

- a) Commercial General Liability Insurance with limits of at least One Million Dollars (\$1,000,000) per occurrence, subject to an annual aggregate of at least Two Million Dollars (\$2,000,000);
- b) Automobile Liability Insurance with a limit of at least One Million Dollars (\$1,000,000) per occurrence;
- c) Worker's Compensation Insurance with Employer's Liability coverage with a limit of at least One Million Dollars (\$1,000,000).

2. **Required Endorsements**

Applicant's insurance shall include the following:

- a) A separate endorsement naming the "City of San Diego, its elected officials, officers, employees, representatives, and agents" as additionally insured under the Commercial General Liability and Automobile Liability policies;
- b) A separate endorsement providing that coverage is primary and non-contributory under the Commercial General Liability and Automobile Liability policies;
- c) Commercial General Liability and Automobile policies must provide that applicant's insurance shall apply separately to each insured against whom claim is made or brought;
- d) Worker's Compensation policy must be endorsed to provide that the insurer will waive all rights of subrogation against City and its elected officials, officers, employees, representatives, and agents.

NOTE: If an applicant does not currently own any vehicles, and has obtained automobile insurance coverage for "hired autos" and "non-owned autos," the applicant may submit a Declaration to this effect. If an applicant has no paid employees, a Worker's Compensation Waiver may be submitted.

All of the above are REQUIRED. Your contract will not be processed without their submittal. You must provide all of these documents with your signed contract before your contract will be submitted to the various City offices for signatures.