

Contractor General Liability Insurance

The amount of your insurance must be as follows. (This is unchanged from last year.)

City Insurance Requirements

(1) Workers' compensation insurance providing the statutory limits required by state law;

(2) Commercial general liability insurance coverage issued by an insurance company authorized to do business in this state covering the work and activities proposed to be done in those public places. The insurance shall provide occurrence form contractual, personal, injury, bodily injury and property damage liability coverage with limits of at least \$1,000,000 per occurrence, \$2,000,000 general aggregate, and \$2,000,000 aggregate products and completed operations. These limits may include excess liability (umbrella) coverage. The insurance policy shall name the city and its representatives as an additional insured. If occurrence form insurance is not available, claims made insurance may be provided. The policy shall be maintained for three years after completion of the work; and

(3) Automobile liability insurance covering all owned, non-owned, and hired automobiles, trucks, and trailers. The coverage shall be as broad as that found in the standard comprehensive automobile liability policy with limits of not less than \$1,000,000 combined single limit each occurrence. The required limit may include excess liability (umbrella) coverage.

Bond Requirements

1. A bond must be filed in the amount of \$10,000. (Unchanged)
2. Contractor bonds for sidewalk, driveway, sewer and water must be renewed annually. (Unchanged)
3. New bonds for utility companies must be filed this year due to the update in language.