

B. Consultants/Professional Services

The professional shall secure the minimum coverage described below:

1. Commercial General Liability (CGL)

- a. Limits of insurance not less than:
 - (i) \$1,000,000 Each Occurrence Limit
 - (ii) \$1,000,000 Personal & Advertising Injury Limit
 - (iii) \$2,000,000 Annual Aggregate Limit
 - (iv) \$2,000,000 Products-Completed Operations Limit.
- b. CGL coverage shall be written on ISO Occurrence form CG00011093 or a substitute form providing equivalent coverage and shall cover liability arising from premises, operations, independent contractors, products-completed operations, and personal and advertising injury. Use of any CGL form covering defense costs within the limits of insurance requires the prior written consent of the City.
- c. City shall be included as an Additional Insured. Vendor/supplier must also cause its policy to be amended to provide that the coverage afforded to the additional insured is primary to and noncontributing with any other insurance, self-insurance or deductible amount maintained by or provided to the additional insured. Attached to each certificate of insurance shall be a copy of the additional insured endorsement that is part of the vendor/supplier's CGL, as well as a copy of the policy's endorsement providing coverage to the additional insured on a primary and non-contributing basis.

2. Business Automobile Liability

- a. Limits of insurance not less than:
 - (i) \$1,000,000 Combined Single Limit, for Bodily Injury & Property Damage
- b. Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
- c. The City shall be included as an Additional Insured on the Business Automobile policy.

3. Workers Compensation and Employers Liability

- a. Employers Liability Insurance limits of at least the statutory requirement of the State of California
- b. Contractor shall provide a Waiver of Subrogation in favor of The City of Redlands for Workers' Compensation per a separate endorsement

4. Professional Liability:

- a. Professional Liability limits of at least than:
 - (i) \$1,000,000 Per Claim Made
 - (ii) \$2,000,000 Annual aggregate.
- b. If coverage is written on a Claims-Made form, the retroactive date on the policy shall be earlier than the date services are first performed for the City and coverage shall be maintained for 3 years after the last date services are performed for the City.