

E. Contractors Tier 2

Contracted Operations designated as Tier 2		
Air Conditioning (HVAC) Systems (service and repair)	Carpentry (building interiors)	Fire Suppression Systems (service and repair)
Alarms and Alarm Systems	Communications Equipment Installation (interior)	Landscape Construction
Buildings Interior Work (service, repair and non-structural remodeling)	Driveway, Parking Area or Sidewalk (paving or repaving)	Painting (exterior)
Cable Installation in Conduits (buildings)	Fence Erection	

The contractor shall secure the minimum insurance 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. The General Aggregate Limit shall apply separately to each project.
- c. 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 contractor.
- d. The City shall be included as an Additional Insured on the CGL, using ISO Additional Insured Endorsement CG20101185 or an endorsement providing equivalent coverage to the additional insured. Contractor must also cause its policy to be amended to provide that the coverage afforded to the additional insured is primary to and non-contributing 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 Contractor'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.
- e. Claims Made/Self-Insurance Provisions. Contractor shall not provide general liability insurance under any Claims-Made General Liability form without express prior written consent of the City. Any self-insurance program providing coverage in excess of \$25,000 per occurrence requires the prior written consent of the City.
- f. If Contractor's scope of work includes work within 50 feet of any railroad, Contractor's CGL policy shall be endorsed to delete the Contractual Liability exclusion for work performed within 50 feet of a railroad. A copy of such endorsement shall be provided to the City prior to commencement of such work.

2. Business Automobile Liability:

- a. Business Automobile Liability with limits of at least
 - (i) \$1,000,000 Combined Single Limit, for Bodily Injury & Property Damage
- b. Business Automobile coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
- c. City shall be included as an Additional Insured on the Business Automobile policy.

3. **Commercial Umbrella:**
 - a. Umbrella limits must be at least \$5,000,000.
 - b. Umbrella coverage must include as insureds all entities that are additional insureds on the CGL.
 - c. Umbrella coverage for such additional insured shall apply as primary before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured other than the CGL, Auto Liability and Employers Liability coverages maintained by the Contractor.
4. **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
5. **Pollution Policy (Hazardous Materials)**
 - a. If Contractor and/or its subcontractors or suppliers perform remediation of hazardous material, or if their operations create an exposure to hazardous materials as those terms are defined in federal, state, or local law, Contractor and its subcontractors and suppliers must obtain a "Contractor's Pollution Liability" policy providing coverage for Bodily Injury, Personal Injury, and Property Damage with limits not less than:
 - (i) \$1,000,000 Per Occurrence
 - (ii) \$2,000,000 Aggregate
 - b. City shall be included as an Additional Insured on the Pollution policy.
 - c. If Contractor or its subcontractors or suppliers haul hazardous material (including, without limitation, waste), they must carry Auto Liability insurance with a \$1,000,000 Combined Single Limit for Bodily Injury and Property damage applicable to all hazardous waste hauling vehicles, and include MCS 90 and CA9948.