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.