

INSURANCE REQUIREMENTS

The City of Redlands is proud to conduct business with its various vendors. Please review the table below for the City's insurance requirements related to the type of business that will be conducted between the City and yourself.

	Insurance Coverage Requirements				
	Vendor/ Suppliers/ General	Consultants/ Professional Services	Special Events/ Permits	Contractors Tier 1	Contractors Tier 2
Commercial General Liability	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate
Business Auto	\$1 Million Combine Single Limit	\$1 Million Combined Single Limit	Not Applicable	\$1 Million Combine Single Limit	\$1 Million Combine Single Limit
Workers' Compensation	Statutory	Statutory	Not Applicable	\$1 Million	Statutory
Umbrella	Only to satisfy underlying coverage's compliance with required minimum limits	Only to satisfy underlying coverage's compliance with required minimum limits	Not Applicable	\$5 Million	Only to satisfy underlying coverage's compliance with required minimum limits
Professional Liability	Not Applicable	\$1 Million Per Claim Made/ \$2 Million Aggregate	Not Applicable	Not Applicable	Not Applicable
Liquor Liability	Not Applicable	Not Applicable	\$1 Million Occurrence	Not Applicable	Not Applicable
Pollution Liability	Not Applicable	Not Applicable	Not Applicable	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate
Aviation/ Hangar Keeper's Liability	\$2 Million Occurrence/ \$4 Million Aggregate	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Aircraft Liability	\$1 Million Combined Single Limit	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Coverage	REQUIRED Extension of Coverage	Acceptable Reasons for Evidence of Coverage Exemption
Commercial General Liability	City is named as an Additional Insured <i>AND</i> coverage is Primary & Non-Contributory	None - HR/ Risk Management Director or City Attorney Approval Required for Exemption
Business Auto	City is named as an Additional Insured	All work is done at Certificate Provider's establishment, and there is no travel to the City or other sites
Workers' Compensation	Waiver of Subrogation- Only Required for Contractors & Consultants/ Professional Services	Contractor/ consult has no employees
Professional Liability	None	Only required for select consultants based on their profession. Examples are architects, engineers, auditors, attorneys
Liquor Liability	City is named as an Additional Insured	Only for individuals or groups using City facilities and serving alcohol
Pollution	None	Only for Projects with Demolition or Excavation activities
Aviation/ Hangar Keeper's Liability	City is named as an Additional Insured	Only when airplane hangars are rented from the City
Aircraft	None	Only from individuals that are using tie-down at the Redlands Airport, including Hot Air Balloons

ALL Coverage is **REQUIRED** to be with an Insurance Carrier with an A.M. Best rating of no less than **A- VIII** AND authorized by the *CA Department of Insurance*

Please [CLICK](#) any of the links below to access the specific requirements per business category:

- [Vendors/ Suppliers/ General](#)
- [Consultants/ Professional Services](#)
- [Special Events/ Permits](#)
- [Contractors Tier 1](#)
- [Contractors Tier 2](#)

If any endorsements or policy forms are cited on the Certificate that was issued to the City to grant any of the requested coverage extensions, the City respectfully requests that they be included with the submission.

CERTIFICATE OF INSURANCE CONTACT INFORMATION

All Certificates of Insurance should be made out to the City of Redlands and can be digitally emailed, mailed, or faxed to the City:

MAILING ADDRESS:

City of Redlands
Attn: Risk Management
P. O. Box 3005
Redlands, CA 92373

EMAIL: insurance@cityofredlands.org

FAX: 909-335-4762

CONTACT: **Christina Loera**
Human Resources Analyst

PHONE: 909-798-7514 x **4613**