

## **MINIMUM INSURANCE REQUIREMENTS**

### **I. Commercial General Liability**

- A. Limits of Liability
  - Bodily Injury & Property Damage Liability
    - Each Occurrence \$1,000,000
    - Policy Aggregate (Per job or project) \$2,000,000
    - Personal & Advertising Injury \$1,000,000
    - Products & Completed Operations \$1,000,000
- B. Endorsements Required
  - City of Doral listed as an additional insured.
  - Primary Insurance Clause Endorsement
  - Waiver of Subrogation in favor of City
  - Sexual Abuse and Molestation \$1,000,000
  - Premises and Operations Liability

No limitation on the scope of protection afforded to the City, its officials, employees, or volunteers.

### **II. Business Automobile Liability (If Applicable)**

- A. Limits of Liability
  - Bodily Injury and Property Damage
    - Combined Single Limit
      - Any Auto/Owned Autos or Scheduled Autos
        - Including hired and Non-Owned Autos
        - Any One Accident \$300,000
- B. Endorsements Required
  - City of Doral listed as an additional insured

### **III. Workers Compensation**

Statutory- State of Florida

#### **Employer's Liability**

- A. Limits of Liability
  - \$100,000 for bodily injury caused by an accident, each accident.
  - \$100,000 for bodily injury caused by disease, each employee.
  - \$500,000 for bodily injury caused by disease, policy limit.

Workers Compensation insurance must be provided for all persons fulfilling this contract, whether employed, contracted, temporary or subcontracted.

**Workers Compensation Insurance is required for all persons fulfilling this contract, whether employed, contracted, temporary or subcontracted.**

**Waiver of Subrogation in favor of the City.**

**IV. Umbrella/Excess Liability (Excess Follow Form)** can be utilized to provide the required limits. Coverage shall be “following form” and shall not be more restrictive than the underlying insurance policy coverages, including all special endorsements and City as Additional Insured status. Umbrella should include Employer’s Liability.

**V. Crime Insurance/Fidelity Bonds – Third Party (If Applicable)**

Crime Insurance or Fidelity Bonds covering theft of the City’s monies, securities, or products in the amounts of:

Per Employee/Incident	\$50,000
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**VI. Accident Medical/Participant Legal Liability (If Applicable)**      \$25,000 Limit/Excess

**Subcontractors’ Compliance:** It is the responsibility of the Contractor to ensure that all Subcontractors comply with all insurance requirements.

All above coverage must remain in force and Certificate of Insurance on file with City without interruption for the duration of this agreement. Policies shall provide the City of Doral with 30 days’ written notice of cancellation or material change from the insurer. If the policies do not contain such a provision, it is the responsibility of the Contractor to provide such notice within 10 days of the change or cancellation.

Certificate Holder:      City of Doral, Florida  
8401 NW 53<sup>rd</sup> Terrace  
Doral, FL 33166

Certificates/Evidence of Property Insurance forms must confirm insurance provisions required herein. Certificates shall include Agreement, Bid/Contract number, dates, and other identifying references.

Insurance Companies must be authorized to do business in the State of Florida and must be rated no less than “A-” as to management, and no less than “Class VII” as to financial strength, by the latest edition of AM Best’s Insurance Guide, or its equivalent.

Coverage and Certificates of Insurance are subject to review and verification by City of Doral Risk Management. City reserves the right but not the obligation to reject any insurer providing coverage due to poor or deteriorating financial condition. The City reserves the right to amend insurance requirements in order to sufficiently address the scope of services. These insurance requirements shall not limit the liability of the Contractor/Vendor. The City does not represent these types or amounts of insurance to be sufficient or adequate to protect the Contractor/Vendor’s interests or liabilities but are merely minimums.