# EXHIBIT "F" MINIMUM INSURANCE REQUIREMENTS

## I. Commercial General Liability

A. Limits of Liability

Bodily Injury & Property Damage Liability

Each Occurrence\$2,000,000Policy Aggregate\$4,000,000Personal & Advertising Injury\$2,000,000Products & Completed Operations\$4,000,000

Coverage / Endorsements Required

City of Doral included as an additional insured Waiver of Subrogation, Primary and Noncontributory

## II. Business Automobile/Garage Liability

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 \$3,000,000

#### Coverage / Endorsement Required

Employees are covered as insureds

City of Doral included as an additional insured

Waiver of Subrogation, Primary and Noncontributory

#### **III.** Workers Compensation

Statutory- State of Florida

### **Employer's Liability**

A. Limits of Liability

\$1,000,000 for bodily injury caused by an accident, each accident

\$1,000,000 for bodily injury caused by disease, each employee

\$1,000,000 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. Contractor's

compliance with any other federal or state laws such as Jones Act or USL&H is required.

Coverage / Endorsement Required Employees are covered as insureds Waiver of Subrogation

IV. Umbrella or Excess Liability insurance 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.

**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 as appropriate.

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 V" 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.