

**CITY OF MODESTO – COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT
STANDARD INSURANCE REQUIREMENTS
(Encroachment, Grading, and Outdoor Dining Permits)**

The permittee/licensee shall provide at its own expense and maintain at all times the following insurance with insurance companies licensed in the State of California and shall provide evidence of such insurance to the City of Modesto as may be required by the Risk Manager of the City of Modesto. The policies or certificates thereof shall provide that, thirty (30) days prior to cancellation or material change in the policy, notices of same shall be given to the Risk Manager of the City of Modesto by registered mail, return receipt requested.

1. **Workers' Compensation** – in compliance with the statutes of the State of California, plus employer's liability with a minimum limit of liability of \$500,000.
2. **General Liability** – with a minimum limit of liability per occurrence of \$1,000,000 for bodily injury and \$100,000 for property damage or \$1,000,000 combined single limit.* This insurance shall indicate on the Certificate of Insurance the following coverage's and indicate the policy aggregate limit applying to: premises and operations; broad form contractual, and products and completed operations.

The Certificate of Insurance:

The Certificate shall indicate the City of Modesto to be a certificate holder and additional insured. A separate endorsement changing the policy to indicate the City of Modesto as "additional insured" must accompany the Certificate of Liability Insurance.

The Certificate shall contain the provision that the issuing company shall mail a 30-day written notice to the Community & Economic Development Department – Land Development Engineering Division , prior to any intent to cancel, non-renew, or reduce coverage. (Statements such as "Will endeavor to notify" or "Failure to mail such notice shall impose no obligation..." etc. cannot be accepted. Please have your insurance agent omit those phrases if they are printed on the certificate form.)

The Certificate of Insurance must include the policy's expiration date or an indication that it is continuous. The Certificate must also include a policy number. "Binders" are **unacceptable**.

All insurance certificates shall be reviewed and approved by the City of Modesto's Risk Management Office prior to being kept on file with the City Clerk's Office.

*The limits of liability required may vary, depending on the type of permit or contract. If there are any questions pertaining to the above, please call the Risk Management Department at 209-577-5411. Your agent may fax the required Certificates to the Community & Economic Development Department – Land Development Engineering Division at 209-577-5461.