

REQUIREMENTS FOR ALL INSURANCE DOCUMENTS

The Contractor shall comply with each and every condition contained herein. The Contractor shall provide and maintain the minimum insurance coverage set forth below during the term of its agreement with the City. Any Subcontractor(s) hired by the Contract shall maintain insurance coverage equal to that required of the Contractor. It is the responsibility of the Contractor to assure compliance with this provision. The City of Rosenberg accepts **no** responsibility arising from the conduct, or lack of conduct, of the Subcontractor.

INSTRUCTIONS FOR COMPLETION OF INSURANCE DOCUMENT

With reference to the foregoing insurance requirements, Contractor shall specifically endorse applicable insurance policies as follows:

- A. The City of Rosenberg shall be named as an additional insured with respect to General Liability and Automobile Liability on a **separate** endorsement
- B. A waiver of subrogation in favor of the City of Rosenberg shall be contained in the Workers Compensation and all liability policies and must be provided on a **separate** endorsement
- C. All insurance policies shall be endorsed to the effect that the City of Rosenberg shall receive at least thirty (30) days written notice prior to cancellation or non-renewal of the insurance policy.
- D. All insurance policies, which name the City of Rosenberg as an additional insured, must be endorsed to read as primary and non-contributory coverage regardless of the application of other insurance.
- E. A valid certificate of insurance and all required endorsements identified in Sections A-D which verify each of the coverages shall be issued directly to the City of Rosenberg within ten (10) business days of initial request, prior to awarding the contract and prior to starting any work by the successful contractor's insurance agent of record or insurance company. The certificate of insurance and endorsements shall be sent to:

City of Rosenberg
PO Box 32
Rosenberg, TX 77471

Via Email: purchasing@rosenbergtx.gov

- F. Chapter 1811 of the Texas Insurance Code, Senate Bill 425 82(R) of 2011. States that the above endorsements **can not** be on the certificate of insurance. Separate endorsements **must be** provided for each of the above.
- G. All insurance policies shall be endorsed to require the insurer to immediately notify the City of Rosenberg of any material change in the insurance coverage.
- H. All liability policies shall contain no cross liability exclusions or insured versus insured restrictions.
- I. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
- J. Contractor may maintain reasonable and customary deductibles, subject to approval by the City of Rosenberg.
- K. Insurance must be purchased from insurers having a **minimum** AM Best rating of B+.
- L. All insurance must be written on forms filed with and approved by the Texas Department of Insurance. (ACORD 25 – 2016/03) Coverage must be written on an **occurrence** form.
- M. Contractual Liability must be maintained covering the Contractors obligations contained in the contract. Certificates of Insurance shall be prepared and executed by the Insurance company or its authorized agent and shall contain provisions representing and warranting all endorsements and insurance coverages according to requirements and instructions contained herein.
- N. Upon request, Contractor shall furnish the City of Rosenberg with certified copies of all insurance policies.

Please contact Purchasing with questions at 832.595.3363 or via email: purchasing@rosenbergtx.gov

CERTIFICATE OF INSURANCE REQUIREMENTS FOR CITY OF ROSENBERG

Insurance Certificate shall include the following information listed below:

- A. Date of Certificate Issuance
- B. Producer Information (Insurance Agency)
 - i. Complete Name
 - ii. Address
 - iii. Telephone Information
 - iv. Email Address
- C. Insured / Policyholder Information
 - i. Complete Name
 - ii. Address
- D. Insurer / Carrier Name
 - i. Insurance companies must be authorized to do business in the State of Texas
 - ii. Carrier rating shall be (B+) or better with AM Best
 - iii. Classified as Class VI or higher
 - iv. Or otherwise acceptable to the City if not rated by AM Best
- E. National Association of Insurance Commissioners Number (NAIC #) as assigned by the State to all Insurance companies
- F. Insurer Letter designates which Insurance Carrier provides Coverage (Refer to Letter D)
- G. General Liability Insurance Policy / Occurrence Policy
 - i. Box must contain (X)
 - ii. Occurrence Policy preferred; "claims made" policy can be accepted with City approval
- H. Additional Insured Section and Subrogation Waived Section shall contain (Y) for all coverages except:
 - i. Professional Liability
 - ii. Workers Compensation
- I. Automobile Liability Insurance shall contain (X) for:
 - i. Any Auto
 - ii. All Owned autos
 - iii. Hired Autos
- J. Umbrella Liability Coverage section shall contain (X) and:
 - i. by Occurrencewhen required by written contract and in accordance with contract value.
- K. Worker's Compensation and Employer's Liability Insurance section shall completed on certificate where applicable
- L. Builder's Risk Policy
 - i. For construction projects as designated by City of Rosenberg
- M. Professional Liability / Professional Risk Policy – as designated by City of Rosenberg
- N. Insurance Policy Numbers
- O. Insurance Policy Effective / Expiration Dates
- P. Insurance Policy Limits - See **(Insurance Requirements Checklist)**
- Q. Section shall list:
 - i. Project Names, Dates or Project locations
- R. Certificate Holder shall be listed as "City of Rosenberg" with name and address information in this section
- S. Notice of Cancellation, non-renewal, or material change to the insurance policy(ies) shall be provided to City of Rosenberg in accordance with policy provisions and based on endorsement which adds the City as additional insured (Sec. 1811.155, Texas Insurance Code)
- T. Certificate must be signed by the Authorized Agent in this section of the certificate form to be construed as a valid Certificate of Insurance