

VENDOR INSURANCE REQUIREMENTS

<p><u>LOW RISK</u> Commercial General Liability \$0 to \$500,000 CSL per Occurrence \$500,000 CSL Aggregate (CSL = Combined Single Limit)</p>	<p><u>STANDARD Risk</u> Commercial General Liability \$1,000,000 CSL per Occurrence \$2,000,000 CSL General Aggregate \$1,000,000 CSL Products-Comp Ops Agg. (CSL = Combined Single Limit)</p>	<p><u>HIGH Risk</u> Specific Insurance Requirements Determined by Risk Management</p>
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Add to the Certificate of Liability Insurance: *The City of Ventura is added as an Additional Insured per the General Liability and/or Automobile Liability (as applicable) Special Endorsement form attached.* This General Liability additional policy endorsement must be attached to the Certificate of Liability Insurance. "City of Ventura" is inclusive of and sufficient for any and all departments and/or commissions.

<p>Automobile Liability: Commercial Auto: \$300,000 CSL each accident (CSL = Combined Single Limit) and/or Personal Auto: \$100/300,000 bodily injury \$50,000 property damage Workers Comp (statutory): \$500,000 Employers Liability</p>	<p>Automobile Liability: Commercial Auto: \$1,000,000 CSL each accident (CSL = Combined Single Limit) and/or Personal Auto: \$250/500,000 bodily injury \$100,000 property damage Workers Comp (statutory): \$1,000,000 Employers Liability</p>	<p>Automobile Liability: Workers Comp (statutory): Employers Liability Specific Insurance Requirements Determined by Risk Management</p>
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E X A M P L E S of, but not limited to, the following D U T I E S

<p><u>LOW Risk</u> Seminars, workshops, classroom training, clerical duties, (filing, word processing, photocopying, data entry), web site design, reports development, training: sedentary; office equipment maintenance and/or repair, research projects, project/program development, data processing services (consulting, testing, custom programming).</p>	<p><u>STANDARD Risk</u> Minor road repair (potholes, etc.) flood control channel cleanup/repair, mechanics (equipment, vehicle or watercraft repair), equipment rental with operator (excluding cranes), towing, transport, solid waste recycling or disposal, filming projects, project/program management, most lessees, other activities in and around areas with public exposure. Frequent contact with non-City persons.</p>	<p><u>HIGH Risk</u> Hazardous materials abatement/disposal, road design, building design, construction projects, crane equipment rental with operator, aircraft repair, airport/aviation, fuel suppliers, ambulance/air ambulance services, health care services, carnivals, harbor/marine, fireworks exhibitions, restaurants/cafeterias/snack bars, any services provided to minors.</p>
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PROFESSIONAL LIABILITY (ERRORS & OMISSIONS/MEDICAL MALPRACTICE) COVERAGE

Is required for the following services.

THIS Risk Exposure MAY DIFFER from that for the vendor's other insurance coverages listed above.

<p><u>LOW Risk</u> Professional liability (E&O) \$500,000 per Claim; \$1,000,000 Aggregate DUTIES include: appraisers, notaries, software programmers</p>	<p><u>STANDARD Risk</u> Professional liability (E&O) \$1,000,000 per Claim; \$2,000,000 Aggregate. DUTIES include: analytical chemists, auditors, custom software design / development, insurance agents, lawyers, laboratories (research, development or testing), surveyors</p>	<p><u>HIGH Risk</u> DUTIES include: ambulance services, dentists, doctors, druggists, nurses, counselors, psychiatrists, psychologists, other health or cosmetic services, engineers, architects, construction management.</p>
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PLEASE READ

Automobile Liability insurance is not required if the vendor does NO traveling in providing services for completion of the Agreement. (e.g. telecommuting). If the vendor has employees but no vehicles registered to the business (personal vehicles only), the non-owned and hired automobile liability coverage might be included in their Commercial General Liability policy.

Workers Compensation insurance is not required if the vendor is a sole proprietor/partner/corporate officer with no employees. Otherwise, it is required under CA Labor Code Section 3700. **A Workers Compensation Insurance Waiver is required stating vendor is a sole proprietor/partner/corporate officer with no employees.** This waiver is to be included with the other submitted documents.