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 Contractor 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 Sugar Land 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 Sugar Land 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 Sugar Land 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 Sugar Land will receive at least thirty (30) days' written notice prior to cancellation or non-renewal of the insurance.
D. All insurance policies, which name The City of Sugar Land as an additional insured, must be endorsed to read as primary and non-contributory coverage regardless of the application of other insurance.
E. Chapter 1811 of the Texas Insurance Code, Senate Bill 425 82(R) of 2011, states that the above endorsements cannot be on the certificate of insurance. Separate endorsements must be provided for each of the above.
F. All insurance policies shall be endorsed to require the insurer to immediately notify The City of Sugar Land of any material change in the insurance coverage.
G. All liability policies shall contain no cross liability exclusions or insured versus insured restrictions.
H. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
I. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Sugar Land.
J. Insurance must be purchased from insurers having a minimum AmBest rating of B+.
K. All insurance must be written on forms filed with and approved by the Texas Department of Insurance. (ACORD 25 2010/05) Coverage must be written on an occurrence form.
L. Contractual Liability must be maintained covering the Contractor's 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.
M. Upon request, Contractor shall furnish The City of Sugar Land with certified copies of all insurance policies.
N. A valid certificate of insurance verifying each of the coverages required above shall be issued directly to the City of Sugar Land within ten (10) business days after contract award and prior to starting any work by the successful contractor’s insurance agent of record or insurance company. Also, prior to the start of any work and at the same time that the Certificate of Insurance is issued and sent to the City of Sugar Land, all required endorsements identified in sections A, B, C and D, above shall be sent to the City of Sugar Land. The certificate of insurance and endorsements shall be sent to:

City of Sugar Land
Purchasing Office
P. O. Box 110
Sugar Land, TX 77487-0110

emailed to: purchasing@sugarlandtx.gov
Fax to: 281 275-2741

Questions, please contact Todd Reed, Purchasing Manager, City of Sugar Land 281 275-2734
CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 01/01/1900

PRODUCER
ABC Insurance Agency
555 Main Street
Tampa, FL 33333-0000

INSURED
XYZ Company
123 Apple Street
Tampa, FL 2222-0000

COVERAGES

<table>
<thead>
<tr>
<th>INSR LTR</th>
<th>TYPE OF INSURANCE</th>
<th>INSURER(S) AFFORDING COVERAGE</th>
<th>NAIC #</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>COMMERCIAL GENERAL LIABILITY</td>
<td>INSURER A: Insurance Carrier</td>
<td>00000</td>
</tr>
<tr>
<td>B</td>
<td>CLAIMS-MADE OCCUR</td>
<td>INSURER B: Insurance Carrier</td>
<td>00000</td>
</tr>
<tr>
<td>C</td>
<td>Excess Liability</td>
<td>INSURER C: Insurance Carrier</td>
<td>00000</td>
</tr>
<tr>
<td>D</td>
<td>Workers Compensation and Employers Liability</td>
<td>INSURER D: Insurance Carrier</td>
<td>00000</td>
</tr>
<tr>
<td>E</td>
<td>Builder's Risk Professional Services</td>
<td>INSURER E: Insurance Carrier</td>
<td>00000</td>
</tr>
<tr>
<td>F</td>
<td>General Aggregate</td>
<td>INSURER F: Insurance Carrier</td>
<td>00000</td>
</tr>
</tbody>
</table>

POLICY NUMBER: X123456
POLLICY LIMITS:
- EACH OCCURRENCE: $1,000,000
- DAMAGE TO RENTED PREMISES (EA occurrence): $100,000
- MED EXP (Any one person): $5,000
- PERSONAL & ADV INJURY: $1,000,000
- GENERAL AGGREGATE: $2,000,000
- PRODUCTS - COMPOP AGG: $1,000,000
- COMBINED SINGLE LIMIT (EA accident): $1,000,000
- BODILY INJURY (Per person): $
- BODILY INJURY (Per accident): $0
- PROPERTY DAMAGE (Per accident): $
- EACH OCCURRENCE: $
- AGGREGATE: $

CERTIFICATE NUMBER: X123456

REVISION NUMBER: 01/01/1900 01/01/1900

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 16, Additional Remarks Schedule, if more space is required)

Effective January 1, 2012 must be compliant with Chapter 1811, Tex. Ins. Code (SB 425 enacted by Texas Legislature 82(R) session in 2011).

CERTIFICATE HOLDER
City of Sugar Land
P.O. Box 110
Sugar Land, TX 77487-0110
Attention: Purchasing Office

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

AUTHORIZED SIGNATURE REQUIRED HERE

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Instructions for completing and submitting a certificate to the City of Sugar Land

Complete the certificate of insurance with the information listed below:

A) Certificate of Insurance date
B) Producer (Insurance Agency) Information - complete name, address, telephone information, & email address.
C) Insurer’s (Insurance Policy Holder) Information - complete name & address information
D) Insurer (name/names of insurance company) **(Remember the City requires all insurance companies to be Authorized to do business in the State of Texas and be rated by A.M. Best with a rating of B+ (or better) Class VI (or higher) or otherwise be acceptable to the City if not rated by A. M. Best)
E) NAIC # (National Association of Insurance Commissioners, a # that is assigned by the State to all insurance companies)
F) Insurer letter represents which insurance company provides which type of coverage from D
G) General Liability Insurance Policy - must have an (x) in box. Also, “Occurrence” type policy -must have an (x) in the box (occurrence policy preferred but claims made policy can be accepted with special approval)
H) This section shall be filled in with “Y” for yes under Additional Insured for all coverages, except for Professional Liability and Workers’ Compensation. There shall also be a “Y” for yes under all coverages for subrogation waived.
I) Automobile Liability Insurance – must be checked for Any Auto, All Owned Autos, Hired Autos
J) Umbrella Coverage – must be checked in this section and by occurrence whenever it is required by written contract and in accordance with the contract value.
K) Worker’s Compensation and Employers Liability Insurance - information must be completed in this section of the certificate of insurance form (if applicable)
L) Builder’s Risk Policy – for construction projects as designated by the City of Sugar Land. Professional Liability Coverage – for professional services if required by the City of Sugar Land.
M) Insurance Policy #’s
N) Insurance policy effective dates (always check for current dates)
O) Insurance Policy limits (See Insurance Requirements Checklist)
P) This section is to list projects, dates of projects, or location of project. Endorsements to the insurance policy(ies) must be provided separately and not in this section. The following endorsements are required by the City of Sugar Land.
   1) Adding the City of Sugar Land as an additional insured. The “additional insured” endorsement is not required for professional liability and workers compensation insurance; and
   2) Waiver of Subrogation
   3) Primary and Non-Contributory
   4) Cancellation Notice
Q) City of Sugar Land’s name and address information must be listed in this section
R) Notice of cancellation, non-renewal, or material change to the insurance policy(ies) must be provided to the City of Sugar Land in accordance with a cancellation notice endorsement to the policy and/or per the policy provisions based on the endorsement adding the City as an additional insured. (Sec. 1811.155, Tex. Ins. Code)
S) The certificate must be signed by the Authorized Agent in this section of the certificate form.
# INSURANCE REQUIREMENTS - PROJECT SPECIFIC

City Staff shall determine the appropriate level of risk and assign the insurance requirements based on that risk. All Insurance Documents will be reviewed by Purchasing and Risk. Items marked “X” are required to be provided if award is made to your firm.

**Coverages Required & Limits (Figures Denote Minimums)**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Statutory limits, State of TX.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers’ Compensation</td>
<td>Statutory limits, State of TX.</td>
</tr>
<tr>
<td>Employers’ Liability</td>
<td>$500,000 per employee per disease / $500,000 per employee per accident / $500,000 by disease aggregate</td>
</tr>
</tbody>
</table>

**Commercial General Liability:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Very High/High Risk</th>
<th>Medium Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Fire Damage</td>
<td>$300,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Personal &amp; ADV Injury</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>General Aggregate</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>Products/Compl Op</td>
<td>$2,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>XCU</td>
<td>$2,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

**Automobile Liability:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Combined Single Limits</th>
<th>Combined Single Limits</th>
<th>Combined Single Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very High/High Risk</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Medium Risk</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Low Risk</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

**Garage Liability for BI & PD**

- $1,000,000 each accident for Auto, $1,000,000 each accident Non-Auto
- $2,000,000 General Aggregate

**Garage Keepers Coverage** (for Auto Body & Repair Shops)

- $500,000 any one unit/any loss and $200,000 for contents

**Umbrella each-occurrence with respect to primary Commercial General Liability, Automobile Liability, and Employers Liability policies at minimum limits as follows:**

- Contract value less than $1,000,000: not required
- Contract value between $1,000,000 and $5,000,000: **$4,000,000 is required**
- Contract value between $5,000,000 and $10,000,000: **$9,000,000 is required**
- Contract value between $10,000,000 and $15,000,000: **$15,000,000 is required**
- Contract value above $15,000,000: **$20,000,000 is required**

Excess coverage over $10,000,000 can be provided on “following form” type to the underlying coverages to the extent of liability coverage as determined by the City.

**Professional Liability, including, but not limited to services for Accountant, Appraiser, Architecture, Consultant, Engineering, Insurance Broker, Legal, Medical, Surveying, construction/renovation contracts for engineers, architects, constructions managers, including design/build Contractors.**

Minimum limits of $1,000,000 per claim/aggregate

This coverage must be maintained for at least two (2) years after the project is completed.

**Builder's Risk** (if project entails vertical construction, including but not limited to bridges and tunnels or as determined by the City of Sugar Land) Limit is 100% of insurable value, replacement cost basis

**Pollution Liability** for property damage, bodily injury and clean up (if project entails possible contamination of air, soil or ground or as determined by the City of Sugar Land)

**Other Insurance Required:**

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**NOTE:** The nature/size of a contract/agreement may necessitate higher limits than shown above. These requirements are only meant as a guide, but in any event, should cover most situations. Check with Purchasing & Risk Management if you need assistance or need additional information.