

LICENSED/BONDED CONTRACTOR APPLICATION (8/11/2015)

CERTIFICATE OF INSURANCE

In addition to filing a bond in the amount of Five Thousand Dollars (\$5,000.00), Section 12.08.090 of the Reno Municipal Code provides that:

Before a permit shall be issued under this article, any applicant, with the exception of all public utilities under the jurisdiction of the state public service commission, shall file with the City Clerk, upon review and approval of the City Attorney, a Certificate of Insurance

Unless otherwise dictated by a provision of the Reno Municipal Code or a City contract, all standard Certificates of Insurance must contain the following requirements:

Liability Insurance / Automobile Insurance

At all times during the agreement term, Contractor shall procure and maintain, at its sole expense, the following insurance coverage:

Commercial General Liability at least as broad as Insurance Services Office Commercial General Liability Coverage "occurrence" form CG OO O1 04/13 or an equivalent form. The Comprehensive General Liability Coverage shall include, but is not limited to, liability coverage arising from premises, operations, independent contractors, products and completed operations, personal and advertising, injury, blanket contractual liability and broad form property damage.

The following coverage shall not be limited, by endorsement or otherwise:

1. Completed operations coverage.
2. The provisions of Subparts (5) and (6) of the "damage to property" exclusion pertaining to "that particular part..." in ISO form CG 00 01 04/13.

If any underground work will be performed, the policy shall be endorsed to include electronic data liability coverage form CG 04 37 (or equivalent) unless the City waives this requirement in writing.

In addition, Explosion, Collapse, Pollution and Underground coverage may be required in the insurance certificates as determined based upon the nature of individual permit.

The Contractor shall maintain limits of no less than \$1,000,000 per occurrence, general aggregate and products-completed operations aggregate.

The policy shall include the City as additional insured with respect to liability arising out of the activities performed by or on behalf of the Contractor, including the insured's general supervision of the Contractor, products and completed operations of the Contractor and for premises owned, occupied or used by the Contractor. The coverage shall contain no special limitations on the scope of protection afforded to the additional insured.

The Additional Insured Endorsements for General Liability shall be at least as broad as the unmodified ISO CG 20 10 04 13 and ISO CG 20 37 04 13 endorsements, or equivalent, including additional insured coverage for the Contractor's premises, operations products and completed operations exposures. The certificate shall confirm Excess Liability is following form.

The Contractor shall obtain and maintain Completed Operations Liability Insurance through the statute of repose after completion of the Project. The limit of Completed Operations Liability Insurance coverage shall be the same as the limit for General Liability.

The Contractor's insurance coverage shall be considered primary insurance. Any insurance or self-insurance maintained by the City shall be excess of the Contractor's insurance and shall not contribute in any way.

The Contractor's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.

Any failure by the Contractor to comply with reporting provisions of the policies shall not affect its obligations to the additional insureds.

The Contractor shall furnish the City a policy or certificate of liability insurance issued by an authorized representative of the insurance carrier including policy forms and endorsements confirming the required coverage.

Automobile Coverage at least as broad as Insurance Services Office Business Auto Coverage form CA 00 01 10/13 or an equivalent form covering Automobile Liability Symbol 1 "Any Auto". In lieu of a separate Business Auto Liability Policy, the City may agree to accept Auto Liability covered in the General Liability Policy, if non owned and hired auto liability are included.

The Contractor shall maintain limits of no less than \$1,000,000 or the amount customarily carried by the contractor, whichever is greater, combined single limit per accident for bodily injury and property damage. No aggregate limit may apply.

The Contractor's policies shall be endorsed to provide a thirty (30) day written notice of cancellation to the certificate holder for any reason other than non-payment of premium which shall bear at least ten (10) day written notice of cancellation.

Certificate Holder: City of Reno
 P.O. Box 1900
 Reno, NV 89505

Acceptability of Insurers: Insurance is to be placed with an A.M. Best Company, Inc. rating level of **A-** or better, financial size category of **VIII** or better, or otherwise approved by the City in its sole discretion. City reserves the right to require that Contractor's insurer be a licensed and admitted insurer in the State of Nevada, or on the Insurance Commissioner's approved but not admitted lists.

Excavation bonds must be accompanied by this Certificate of Insurance before approval will be given by the City Attorney's office