

## REQUIREMENTS FOR ALL INSURANCE DOCUMENTS

- A. 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.
- B. 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.  
**NOTE:** A Comprehensive General Liability insurance form may be used in lieu of a Commercial General Liability insurance form. In this event, coverage must be written on an occurrence basis, at limits of \$1,000,000 each-occurrence, combined single limit, and coverage must include a broad form Comprehensive General Liability Endorsement, products/completed operations, XCU hazards, and contractual liability.

### INSTRUCTIONS FOR COMPLETION OF INSURANCE DOCUMENT

With reference to the foregoing insurance requirement, 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.
- B. All liability policies shall contain no cross liability exclusions or insured versus insured restrictions.
- C. A waiver of subrogation in favor of The City of Sugar Land shall be contained in the Workers Compensation and all liability policies.
- D. 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.
- E. 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.
- F. All insurance policies, which name The City of Sugar Land as an additional insured, must be endorsed to read as primary coverage regardless of the application of other insurance.
- G. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
- H. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Sugar Land.
- I. Insurance must be purchased from insurers having a minimum AmBest rating of A 7.
  - i. All insurance must be written on forms filed with and approved by the Texas Department of Insurance. Coverage must be written on an occurrence form. Contractual Liability must be maintained covering the Contractors obligations contained in the contract. The general aggregate limit must be at least two (2) times the each-occurrence limit. Certificates of Insurance shall be prepared and executed by the insurance company or its authorized agent and shall contain provisions representing and warranting the following:
    - a. Sets forth all endorsements and insurance coverages according to requirements and instructions contained herein.
    - b. Shall specifically set forth the notice-of-cancellation or termination provisions to The City of Sugar Land.\
  - ii. Upon request, Contractor shall furnish The City of Sugar Land with certified copies of all insurance policies.
  - iii. 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. The certificate of insurance shall be sent to:

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

emailed to: [purchasing@sugarlandtx.gov](mailto:purchasing@sugarlandtx.gov)  
Faxed to: 281 275-2741

# "SAMPLE CERTIFICATE"

(Limits are listed as samples only. Refer to the requirements listed above.)

Name of Insured must match the Contractor name in the contract

<b>ACORD™ CERTIFICATE OF LIABILITY INSURANCE</b>		DATE (MM/DD/YY) 06/19/2002
<b>PRODUCER</b> Agency Software, Inc. 11101 Airport Road Hayden, ID 83835 (800) 342-7327	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
<b>INSURED</b> XYZ Engineering, Inc.  4321 Smith Houston, TX 77072 713-495-8798	<b>INSURERS AFFORDING COVERAGE</b>	
	INSURER A: Selective Insurance Company	
	INSURER B: Indemnity Insurance Company	
	INSURER C: State Fund	
	INSURER D:	
	INSURER E:	

Minimum acceptable AmBest rating for Insurers is A7

**COVERAGES**  
 THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY	123456789	06/19/02	06/19/03	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire) \$ 50,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) \$ 5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				PERSONAL & ADV INJURY \$ 1,000,000
	POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC				GENERAL AGGREGATE \$ 2,000,000
					PRODUCTS - COMP/OP AGG \$ 1,000,000
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY	234565460	06/19/02	06/19/03	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> NON-OWNED AUTOS				OTHER THAN EA ACC \$
					AUTO ONLY: EA ACC AGG \$
	<input type="checkbox"/> GARAGE LIABILITY				EACH OCCURRENCE \$
	<input type="checkbox"/> ANY AUTO				AGGREGATE \$
	<input type="checkbox"/> EXCESS LIABILITY				\$
	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				\$
	<input type="checkbox"/> DEDUCTIBLE				\$
	RETENTION \$				\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	WC5985614	06/19/02	06/19/03	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
					E.L. EACH ACCIDENT \$ 500,000
					E.L. DISEASE - EA EMPLOYEE \$ 500,000
					E.L. DISEASE - POLICY LIMIT \$ 500,000
A	OTHER	87456901	06/19/02	06/19/03	\$1,000,000 each claim
	Professional Liability "Claims Made"				\$1,000,000 General Aggregate

Current dates are required

The GL Each Occurrence and General Aggregate Limits must be at least as shown at left

The AL Combined Single Limit must total \$1,000,000 minimum

The totals in each box must be at least as shown and the WC Statutory Limits box must be checked

General Liability Claims made or Modified Occurrence is not acceptable

Professional Liability coverage at the Limits shown must be provided.

This section must contain Additional Insured and Waiver of Subrogation endorsements as shown

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS  
 Certificate Holder is an additional insured. Waiver of Subrogation in favor of the Certificate Holder as required by written contract.

<b>CERTIFICATE HOLDER</b> <input checked="" type="checkbox"/> <b>ADDITIONAL INSURED; INSURER LETTER:</b> <input checked="" type="checkbox"/>	<b>CANCELLATION</b>
City of Sugar Land P. O. Box 110 Sugar Land, TX 77487-0110 Attn: Finance / Purchasing	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL SEND BY MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE 

Certificate Holder must be City of Sugar Land with proper address

Signed by the insurance company, insurance agent, or insurance broker only.

A minimum of 30 days written notice of cancellation or non-renewal must be provided.

## INSURANCE RISK ANALYSIS FORM

**DRAFT**

**DRAFT**

		1. Very High	2. High	3. Medium	4. Low	5. No INS
	<b>Liability Risk to City of Sugar Land</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Limits of Liability</b>	<b>Comm Gen Liability - CSL BI &amp; PD</b>	\$ 1,000,000	\$ 1,000,000	\$ 500,000	\$ 300,000	None
	- Gen Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	\$ 600,000	None
	- Prod/Compl Op	\$ 2,000,000	\$ 2,000,000	\$ 500,000	\$ 600,000	None
	- Fire Damage	\$ 300,000	\$ 300,000	\$ 100,000	\$ 100,000	None
	<b>Comm Automobile Liability</b>	\$ 1,000,000	\$ 1,000,000	\$ 500,000	\$ 300,000	None
	Texas Statute		Texas Statute	Texas Statute	Texas Statute	None
	<b>Wkrs Comp - A - Med, Disab, AD&amp;D</b>					
	B - Employers Liab:					
	\$/Empl/Acc	\$ 500,000	\$ 500,000	\$ 100,000	\$ 100,000	None
	: \$/Empl/Dis	\$ 500,000	\$ 500,000	\$ 100,000	\$ 100,000	None
	: Policy Aggr	\$ 500,000	\$ 500,000	\$ 200,000	\$ 200,000	None
	<b>Comm Umbrella - CSL BI &amp; PD</b>	***	None	None	None	None
- Gen Aggregate	***	None	None	None	None	
- Prod/Compl Op	***	None	None	None	None	
<b>Professional Liability</b>	None	None	\$1,000,000 /per claim	None	None	

I. 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.

II. Additional Insured - City of Sugar Land must be included as an Additional Insured on all coverages except Worker's Compensation and Employers' Liability. All insurance policies, which name The City of Sugar Land as an additional insured, must be endorsed to read as primary coverage regardless of the application of other insurance.

III. Waiver of Subrogation - Waiver of Transfer of Rights of Recovery Against Others in favor of the City of Sugar Land is required for all coverages

IV. Required limits may be satisfied by any combination of primary and umbrella liability insurances.

V. Subcontractors - Contractor shall require and verify all subcontractors maintain insurance subject to all of the requirements stated herein

VI. Professional Liability - Such insurance is typically called Professional Liability for lawyers, Medical Malpractice for doctors, and Errors & Omissions for all other "professions" with a professional liability exposure. This coverage must be maintained for at least two (2) years after the project is completed. If coverage is written on a claims-made basis, a policy retroactive date equivalent to the inception date of the contract (or earlier) must be maintained during the full term the contract.

VII. In the event that a vendor/contractor do not carry the required limits the Purchasing Office, Risk Management and the Department together may reduce or waive all or part of the requirements established by this document.

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

**EXAMPLES OF PRODUCTS AND SERVICES AND NORMAL INSURANCE LEVELS REQUIRED.  
EACH CONTRACT MAY POSE A DIFFERENT LEVEL OF INHERENT RISK TO THE CITY.  
REVIEW CAREFULLY**

<b>Contracts and Services</b>	<b>A.</b> <b>Construction/Maintenance/Repair</b> <b>Contracts over \$1,000,000</b>  <input type="text"/>	<b>**XXX</b>				
	Umbrella or Excess coverage required for contracts more than \$1,000,000, (see page 4 & 5). Should include Builders Risk Coverage with limits equal to the completed value of the project.					
	<b>B.</b> <b>Construction/Maintenance/Repair</b> <b>Contracts \$50,000 to \$1,000,000</b>  <input type="text"/>		<b>XXX</b>			
	Should include Builders Risk Coverage with limits equal to the completed value of the project.					
	<b>C.</b> <b>Construction/Maintenance/Repair</b> <b>Contracts under \$50,000</b>  <input type="text"/>			<b>XXX</b>		
Should include Builders Risk Coverage with limits equal to the completed value of the project.						
<b>Contracts and Services</b>	<b>D.</b> <b>Service &amp; Repair Contracts</b> Carpet - water removal & cleaning Electrical Service Elevator Maintenance & Service Extermination Service Fence Repair/Replacement Food Service Freezer/Refrigerator Service & Repair Fuel (bulk gasoline & diesel) Delivery Gate Opener Service & Repair Glass Installation & Repair Halogen System Service & Repair HVAC Repairs & Maintenance Janitorial Service Kitchen Equipment Service & Repair Laundry Machines Service &			<b>XXX</b>		
				<b>XXX</b>		

Repair Locksmith Services Overhead Door Installation & Repair Plumbing Service Repeater Repair & Maint Temporary Personnel Vending Machine Service  <input type="text"/>					
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<b>E.</b> <b>Inspection &amp; Service Contracts</b> Armored Car Service * Fire Extinguisher Inspection & Service Fire Suppression Inspection & Service Grease Trap Maintenance Ice Machine Service & Repair Office Equip Lease & Maint (on- site) Office Equipment Repair (on-site) Septic Tank Maintenance Sewer & Drain Cleaning Telephone Service - Local & Long Dist. Telephone - Maintenance Welding Gases (Acetylene, Oxygen) Wrecker Service *  <input type="text"/>					XXX
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<b>Contracts and Services</b>	<b>F.</b> <b>Renters &amp; Non-Profit Agencies</b> Keep Sugar Land Beautiful, First Colony Community Associations, Avalon Community Center, Sugar Creek Community Assoc., Fort Bend County WCID, etc.  <input type="text"/>					XXX
	<b>G.</b> <b>Delivery/Pickup Services</b> Parts & Supplies					XXX

[Empty box]

**H.  
Professional Services**

- Appraisal
- Architectural
- Auctioneer (on-line)
- Audit
- Drug Testing
- Electronic Monitoring
- Engineering
- Fee Collection
- Fire Alarm Monitoring
- Insurance
- Legal
- Medical
- Medical Waste Disposal
- Software Sales, Upgrades & Support

[Empty box]

**XXX**