

City of Madera Insurance Requirement Guidelines

Depending on the nature and scope of your project/proposal, the following represents typical City of Madera insurance requirements in contracts should your program or project be funded through the CDBG program. This is meant to be used as an example for planning purposes. The exact insurance requirements should you receive funding will be determined based on the scope and nature of your project.

Type of Insurance	Type of Project/Proposal			
	Administration <\$100,000	Administration >\$100,000	Public Services <\$100,000	Public Services >\$100,000
General Liability	\$500,000/occurrence \$1,000,000/aggregate City to be listed as additional insured. Form CG 20 10	\$1,000,000/occurrence \$2,000,000/aggregate City to be listed as additional insured. Form CG 20 10	\$500,000/occurrence \$1,000,000/aggregate City to be listed as additional insured. Form CG 20 10	\$1,000,000/occurrence \$2,000,000/aggregate City to be listed as additional insured. Form CG 20 10
Automobile Liability To apply only if any vehicles will be used in project completion/duties	\$500,000 combined single limit per accident for "any auto." City to be listed as additional insured.	\$1,000,000 combined single limit per accident for "any auto." City to be listed as additional insured.	\$500,000 combined single limit per accident for "any auto." City to be listed as additional insured.	\$1,000,000 combined single limit per accident for "any auto." City to be listed as additional insured.
Workers' Compensation	As required by the State of California.	As required by the State of California.	As required by the State of California.	As required by the State of California.
Employer's Liability	\$500,000 per accident for bodily injury or disease.	\$1,000,000 per accident for bodily injury or disease.	\$500,000 per accident for bodily injury or disease.	\$1,000,000 per accident for bodily injury or disease.
Professional Liability (Errors & Omissions)	\$500,000 if applicable to the profession/project.	\$1,000,000 if applicable to the profession/project.	\$500,000 if applicable to the profession/project.	\$1,000,000 if applicable to the profession/project.
Builder's Risk (Course of Construction)	N/A	N/A	N/A	N/A

General Provision

All required insurance must be procured and maintained for the duration of the program/project.

Certificates and applicable endorsements must be provided to the City prior to the commencement of work.

Insurers must be rated at least Class VII by Bests' Key Rating and have a California Policyholders' Rating of A- or better.

All required coverage shall be endorsed to waive subrogation against the City.

Organizations permissably self-insured or participating in self-insurance pools must demonstrate at least equivalent coverage to the requirements.