



**CITY OF DALY CITY**  
**DEPARTMENT OF PUBLIC WORKS**  
**INSURANCE REQUIREMENTS**

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**IMPORTANT NOTE**

Contractors and/or Homeowners shall not perform any work, or allow any work to be performed, on behalf of the City or in the City right of way, until all required insurance documents described below have been approved by the City. All Contractors and/or Homeowners must either sign an agreement with the City or receive a permit from the City, and that agreement/permit includes the requirement to provide additional insured coverage, primary coverage and cancellation endorsements for the work to be performed. Please note that the review and approval process for insurance documentation may take several days, so plan accordingly.

Certificates and endorsements may be initially submitted via email; however, original documents must be mailed to the following address:

Department of Public Works, Engineering Division  
333 90th Street  
Daly City, CA 94015

Prior to performing work for the City of Daly City or receiving an encroachment permit to perform work in the City right-of-way, the Contractor and/or Homeowner, including all subcontractors working for the Contractor and/or Homeowner, shall furnish the following documents to the Engineering Division for prior approval. Coverage shall be effective throughout the term of the City contract or permit.

**HOMEOWNERS:**

1. A copy of the Homeowners Insurance Policy declarations page, showing coverage is currently in effect, and will remain in effect throughout the project period.
2. An additional insured endorsement which includes the following language: "*The City of Daly City, including its officers, officials, employees, and volunteers, are insureds*"

**CONTRACTORS:**

Certificates of Insurance with original, authorized signatures, providing the following minimum insurance coverage(s):

1. **General Liability:** Contractor shall maintain general liability coverage on an occurrence form with limits not less than \$2,000,000 per occurrence and \$4,000,000 aggregate for bodily injury and property damage liability.
2. **Automobile Liability:** "Any Auto" \$1,000,000 Combined Single Limit per accident for bodily injury and property damage.

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- 3. **Workers' Compensation:** Workers' Compensation Insurance as required by the State of California and Employer's Liability Insurance of \$1,000,000 per accident for bodily injury or disease.
- 4. All insurance carriers shall be AM Best rated A:VII or better and certificates **SHALL** be accompanied by the following endorsements:

**A. LIABILITY INSURANCE ENDORSEMENT** containing the following specific components:

- 1. The insurance policy number.
- 2. An additional insured endorsement which includes the following language: *"The City of Daly City, including its officers, officials, employees, and volunteers, are insureds"*
- 3. A statement that includes the following language: *"The insurance shall be primary as respects the insured shown in the schedule above, or if excess, shall stand in an unbroken chain of coverage excess of the Named Insured's scheduled underlying primary coverage. In either event, any other insurance maintained by the Insured scheduled above shall be in excess of this insurance and shall not be called upon to contribute with it."*
- 4. A statement that includes the following language: *"The insurance afforded by this policy shall not be canceled except after thirty days prior written notice by certified mail return receipt requested has been given to the City."*

**NOTE:**

- a. A CG 20 10 11 85 Form is preferred for the General Liability additional insured Endorsement, but alternative endorsements may, for good cause, be substituted with prior approval by the City. The City can consider accepting either a CG 20 10 10 01 or a CG 20 33 10 01 (or some form specific that has identical wording) as long as the form is accompanied by a CG 20 37 10 01.
- b. Policies that include endorsement numbers CG 22 94 10 01 and/or CG 22 95 10 01, or have the endorsement wording written into the policy DO NOT satisfy the City's insurance requirements, and WILL NOT be accepted.
- c. The City will accept strike out of the words "endeavor to" and everything after, "...certificate holder named to the left," on the Certificate of Insurance in lieu of cancellation language on an endorsement.

**B. AUTOMOBILE INSURANCE ENDORSEMENT** containing the following specific components:

- 1. The insurance policy number.

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2. An additional insured endorsement which includes the following language: "*The City of Daly City, including its officers, officials, employees, and volunteers, are insureds*"
3. A statement that includes the following language: "*The insurance shall be primary as respects the insured shown in the schedule above, or if excess, shall stand in an unbroken chain of coverage excess of the Named Insured's scheduled underlying primary coverage. In either event, any other insurance maintained by the Insured scheduled above shall be in excess of this insurance and shall not be called upon to contribute with it.*"
4. A statement that includes the following language: "*The insurance afforded by this policy shall not be canceled except after thirty days prior written notice by certified mail return receipt requested has been given to the City.*"

**NOTE:** Within having "Any Auto" coverage, the City will alternatively accept a Certificate stating "Scheduled Autos, Hired Autos, and Non-Owned Autos".

**C. WORKERS' COMPENSATION INSURANCE ENDORSEMENT** containing the following specific components:

1. A waiver of subrogation clause which states the following: "*This insurance company agrees to waive all rights of subrogation against the City of Daly City, its officers, officials, employees, and volunteers for losses paid under the terms of this policy which arise from the work performed by the named insured for the City.*"
2. The insurance policy number.
3. An additional insured endorsement which includes the following language: "*The City of Daly City, including its officers, officials, employees, and volunteers, are insureds*"
4. A statement that includes the following language: "*The insurance afforded by this policy shall not be canceled except after thirty days prior written notice by certified mail return receipt requested has been given to the City.*"

**NOTE:**

- a. Certificates issued by State Compensation Insurance Fund must have State Fund endorsement numbers 0015, 2065, and 2570 on them. Subcontractors performing work within the City Right-of-Way, or for Contractor's working on behalf of the City, shall either be included upon the Contractor's policies as insured, or shall furnish separate certificates and endorsements to the Engineering Division. All coverage for subcontractors shall be subject to all of the insurance requirements stated previously herein for the Contractor, and shall be effective throughout the term of the permit.

**The City of Daly City reserves the right to require more or less coverage than indicated above, and to reject any language or forms that do not meet the City's requirements.**

**END OF DOCUMENT**