

Commercial General Liability Requirements: \$1M occurrence / \$2M aggregate (can be combined with an Excess Liability to meet requirement). CGL is required in ALL contracts. It is perhaps the most important of all insurance policies in a contractual relationship. It insures the Contractor has broad liability coverage for contractual activities and for completed operations.

Commercial General Liability to include Products – Completion/OP, Personal and Advertising Injury, Contractual Liability, Fire Damage (any one fire), and Medical Expenses (any one person).

Automobile Liability Requirements: \$1M/occurrence is needed

Professional Liability Requirements: NOT APPLICABLE

Workers Compensation and Employer Liability Requirements: Statutory. If the vendor is an independent contractor with no employees and are exempt from providing Workers' Compensation coverage, they must sign a waiver (obtained from COL Purchasing) and include a copy of their driver's license.. Employer Liability (\$1M) is required with Workers Compensation.

Pollution Liability Requirements: NOT APPLICABLE

### **Special Insurances**

Crime Protection Coverage Requirements: NOT APPLICABLE

Carrier Cargo Liability Requirements: NOT APPLICABLE

Manned Aircraft Liability Requirements: NOT APPLICABLE

Unmanned Aircraft Liability Requirements: NOT APPLICABLE

Aircraft Aerial Application Liability Requirements: NOT APPLICABLE

Garage Liability Requirements: NOT APPLICABLE

Garagekeepers Legal Liability Requirements: NOT APPLICABLE

Bailee's Coverage Requirements: NOT APPLICABLE

Bailee's Coverage Amount: NOT APPLICABLE

\* The City of Lubbock (including its officials, employees and volunteers) shall be afforded additional insured status on a primary and non-contributory basis on all liability policies except professional liabilities and workers' comp.

\* Waivers of Subrogation are required for CGL, AL, and WC.

\* To Include Products of Completed Operations endorsement.

\* Carrier will provide a 30-day written notice of cancellation, 10-day written notice for non-payment.

\* Carriers must meet an A.M. Best rating of A- or better.

\* Subcontractors must carry same limits as listed above.