

	Insurance Coverage Recommendations				
	Vendor/Suppliers/General	Consultants/Professional Services	Special Events/Permits	Contractors Tier 1	Contractors Tier 2
Commercial General Liability	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate (if providing on-site service)	\$1 Million Occurrence	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate
Business Auto	\$1 Million Combine Single Limit	\$1 Million Combine Single Limit	Normally Not Applicable	\$1 Million Combine Single Limit	\$1 Million Combine Single Limit
Workers' Compensation	Statutory And Employer Liability \$1 Million	Statutory And Employer Liability of \$1 Million	Not Applicable	Statutory Limits and Employer Liability \$1 Million	Statutory Limits and Employer Liability \$1 Million
Umbrella	Only to satisfy underlying coverage's compliance with required minimum limits	Only to satisfy underlying coverage's compliance with required minimum limits	Not Applicable	\$5 Million	Only to satisfy underlying coverage's compliance with required minimum limits
Professional Liability	Normally not Applicable	\$1 Million Per Claim Made/ \$2 Million Aggregate	Normally not Applicable	Not Applicable, unless providing design and engineering services	Not Applicable, unless providing design and engineering services
Liquor Liability	Normally Not Applicable	Not Applicable	\$1 Million	Not Applicable	Not Applicable
Pollution Liability	Not Applicable	Not Applicable	Not Applicable	\$1 Million Occurrence/ \$2 Million Aggregate	\$1 Million Occurrence/ \$2 Million Aggregate
Aviation/Hangar Keeper's Liability	\$2 Million Occurrence/ \$4 Million Aggregate If Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Aircraft Liability	\$1 Million Combined Single Limit If Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Coverage	REQUIRED Extension of Coverage	Acceptable Reasons for Evidence of Coverage Exemption
Commercial General Liability	City is named as an Additional Insured <i>AND</i> coverage is Primary & Non-Contributory, per location or per project aggregate, occurrence form, must include products and completed operations, and include waiver of subrogation.	None – Risk Manager, City Attorney or City Manager Approval Required for Exemption
Business Auto	Coverage must be for owned, hired and non-owned or any auto. City named as an Additional Insured	All work is done at Certificate Provider's Establishment, and there is no use of autos related to their work for the City. Additional Insured Status can be waived.
Workers' Compensation	Waiver of Subrogation –	Contractor/consult has no employees
Professional Liability	None (there are rare circumstances when the City would require additional insured status)	Only required for select consultants based on their profession. Examples are architects, engineers, auditors, attorneys, medical offices, realtors, insurance, etc.
Liquor Liability	City is named as Additional Insured	Only for individuals, business entities or groups using City facilities and serving alcohol
Pollution Liability	City named as Additional Insured	Only required for projects with identified pollution exposure. Determination by Risk Manager, City Attorney or City Management.
Aviation/Hangar Keeper's Liability	City is named as an Additional Insured	Only when airplane hangars are rented from the City.

Aircraft	None	Only from individuals or entities whose aircraft are based at City owned Air Field or who use aircrafts under contract with City.
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Other Coverage to be considered on a case by case basis;

Builders Risk- required for building coverage during the course of building or structure construction. Should be based on the total finished cost.

Damage to rented property- required for lease contracts. This is standard in a CGL but must be indorsed to include the replacement value of the leased building or portion of the building in the Lessee’s care, custody and control.

On Hook- required for tow truck operators and must exceed the value of the replacement cost of vehicles towed.

Riggers- required for crane operators and at a value of property handled.

Cyber Liability- requirement for software suppliers providing software, either housed here or off site that store City data.

Garage Liability and Garage Keepers- required for garages that drive, repair and store City vehicle. (contracted facilities)

Definitions:

Tier 1 Contractor- Building Construction, Additions or Remodels. Infrastructure Contractors. (Capital Improvement Projects)

Tier 2 contractor- Service, maintenance and repair.

Additional Insured Endorsements:

Preferred- CG 32 04 12 04, New Mexico Specific Additional Insured for Premises and Ongoing Operations and CG 32 12 12 04, New Mexico Specific for Products and Completed Operations. These endorsements should specifically name the City and list the project. Products and completed operations can be waived based on the scope of contract.

Acceptable- CG 20 10 07 04, Standard ISO for Premises and Ongoing Operations and CG 20 37 07 04, Standard ISO for Products and Completed Operations. These endorsements should specifically name the City and list the project. Products and completed operations can be waived based on the scope of the contract.

Requiring Review of Certificate and Contract- CG 20 10 04 13 and CG 20 37 04 13, All endorsements that state, “when required by written contact”, all endorsements that are general broadening endorsements that include a “who is an insured” section. These endorsements put determination of coverage on the “Written Contract or Agreement”. They are limited to the lesser of coverage listed in the Contract or amount provided by the underlying coverage, whichever is less. Coverage types are normally limited to what is defined in the written contract. These endorsements put the burden of insurance of coverage on the wording found in a non-insurance contract. Other problems, downstream contactors who we do not have a direct written contract with. Limiting Completed Operations Coverage to Policy Expiration date unless a specific time frame is listed in the contract. Conflicting or incorrect coverage language in the non-insurance triggering contract.

ALL Coverage is **REQUIRED** to be with an Insurance Carrier with an A.M. Best rating of no less than **A-** **AND** authorized by the NM Department of Insurance to rule out surplus lines coverage or prior approval by City Attorney is Required.