

City of San Juan Capistrano, California

Engineering Department

Minimum Insurance Requirement Guidelines

Minimum insurance requirements for the City of San Juan Capistrano Engineering Department are outlined below. They summarize, but do not supersede, the insurance requirements in the bid specifications, contract, professional services agreement or permit. They are intended to provide general guidance, but insurance limits may be increased based on the type of work being done. You are advised to refer to the bid specifications, contract, professional services agreement, or permit in addition to the information provided below. A certificate of insurance (Accord Form) naming the city as additional insured and a waiver of subrogation approved by the City's Risk Manager are required prior to award of a contract, agreement, or permit.

It is highly recommended that you consult your insurance carrier(s) or broker(s) to determine in advance of bid submission the availability of insurance as prescribed and provided herein, or what is being required by a specific contract, professional services agreement, or permit. Failure to comply with the insurance requirements may result in your bid, proposal, contract, professional service agreement or permit not being considered for award or approval. The City of San Juan Capistrano reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Agreement Type	General Liability per incident	General Liability Aggregate (GA)	Automobile	Special Coverage/Requirements
Encroachment				
Events/Festivals	\$1,000,000	\$2,000,000		For certain events/festivals, the Risk Manager may increase the minimum requirements.
Haul Route	\$1,000,000	\$2,000,000	\$1,000,000	
Construction	\$1,000,000	\$2,000,000		
Construction with Traffic Control	\$2,000,000	\$4,000,000		For certain projects, the Risk Manager may increase the minimum requirements.
Other				To be determined by the Risk Manager
Transportation				
General Transportation	\$1,000,000	\$2,000,000	\$1,000,000	
Oversized Load	\$1,000,000	\$2,000,000	\$1,000,000	For certain loads, the Risk Manager may increase the minimum requirements.
HazMat	\$2,000,000	\$5,000,000	\$5,000,000	Pollution Liability Insurance \$1,000,000 per occurrence or more