

Table of Minimum, Standard Insurance Requirements by Activity, Grant, Permit, Product, or Service

<i>Description of Activity, Grant, Permit, Product, or Service</i>	<i>Municipal Code § or pursuant to contracts, grants, agreements, letters of understanding, purchase orders, memoranda of understanding, leases, licenses, and other similar documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Accounting Services (if an audit opinion is part of the services, see Auditing Services)	2.84.030 and 5.04.080	GL with AI, PL, AL, WC (for key, see Guide to Abberviations Used in the Table).	Basic Limits (from Guide to Abberviations Used in the Table).
Actuarial Services (includes Loss Reserve Opinions)	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Air Charter Services (includes charter helicopters)	2.84.030 and 5.04.080	GL with AI, PL, AL, WC, AIR with AI	Basic except AIR: Ten million dollars (\$10,000,000) per occurrence for piston aircraft. Twenty-five million (\$25,000,000) per occurrence for jet aircraft.
Architectural Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Article 77 of the Uniform Fire Code (includes welding operations) (Permits)	2.84.030 and 18.48.340	GL with XCU and PAI	Basic Limits (from Guide).
Article 78 of the Uniform Fire Code (includes fireworks displays) (Permits)	2.84.030 and 18.48.360	GL with XCU and PAI	Basic Limits (from Guide).
Asbestos Abatement Contractor	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Asbestos abatement liability insurance, including defense of and liability for bodily injury, disease, or illness including death at any time as a result therefrom, and property damage for current and future claims arising in whole or in part out of the contract. Insurance may not exclude bodily injury, property damage, pollution conditions arising out of environmental work, asbestos-related claims, testing, monitoring, measuring operations, or laboratory analyses, or liability arising out of the work under the contract.	Basic except the general aggregate limit shall apply separately with ISO CG 25 04 (designated location) or with the insurer's equivalent endorsement provided to the City.
Auditing services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Automobile, watercraft, or aircraft races or racing exhibitions	2.84.030 and 5.04.080	Refer to Risk Management.	Refer to Risk Management.
Benches in public rights of way (Bench Permit)	2.84.030 and 14.16.080	GL with PAI	Basic Limits (from Guide).
Boats, Charter (including water taxis) (Permit)	2.84.030 and 5.86.120	PI with PAI. Liquor Liability Insurance equivalent in scope to occurrence for CG 00 33, if alcoholic beverages are permitted, with PAI.	Basic Limits (from Guide).
Boats, Repair of	2.84.030 and 5.04.080	PI with AI, If applicable, AL, WC	Basic Limits (from Guide).

Bonds, Municipal (Issuance or Refinancing)	2.84.030, 3.52.225, and 3.52.323	Refer to Risk Management. Title insurance and insurance underlying assets used as bond collateral are often required. Typically, these insurance requirements are unique to each bond transaction. Also, foreign exchange risk and fixed-floating interest risk may need to be considered..	Refer to Risk Management.
Brokering Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Buildings, Moving (Permit)	2.84.030 and 18.52.130	GL with PAI, AL and Surety bond	Basic and Bond in an amount equal to 125% of the cost of the work required to be done in order to comply with all of the conditions of the moving permit, as estimated by the City building official.
Buses, School (Permit)	2.84.030 and 10.60.040	AL and WC	See Guide for AL limits.
Cable Communications Systems (Franchise)	2.84.030 and 15.74.050	GL with AI, Broadcast liability, AL, WC, and PB	\$5,000,000 per occurrence GL, \$5,000,000 per claim broadcast liability, \$50,000 PB, all else, basic.
Car Rentals (Off Airport)	2.84.030 and 16.47.030	AL, WC, PB	See Guide for AL limits.
Carriages, Horsedrawn (Permit)	2.84.030 and 5.47.090	GL with PAI and WC	Basic Limits (from Guide).
City Officials and Employees	2.84.030 and 2.06.020	Refer to Risk Management.	Refer to Risk Management.
Computer Programming Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Consulting Services or services requiring licensure by the State of California (other than accounting, actuarial, architectural, auditing, brokerage, computer programming, counseling, daycare (childcare), engineering, environmental, landscape architectura	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Construction, Airport	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Refer to Risk Management. Limits of liability or scope of coverage may be increased in order to meet FAA or other regulatory and contractual requirements.	Refer to Risk Management.
Construction, High-rise (Heights exceeding 3 Stories)	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Refer to Risk Management. Projects of this scope are rare and require careful planning.	Refer to Risk Management.
Construction, Large Projects exceeding One Million Dollars (\$1,000,000) in Total Values or any Design-Build projects	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Refer to Risk Management. Limits of liability or scope of coverage may be increased in order to meet FAA or other regulatory and contractual requirements.	Refer to Risk Management.

Construction, Very Large Projects exceeding Fifty Million Dollars (\$50,000,000) in Total Values	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Refer to Risk Management. Projects of this scope are rare and require careful planning. The City of Long Beach may use owner-controlled or wrap-up insurance with regard to a construction or renovation project for which the total cost exceeds fifty million dollars.	Refer to Risk Management.
Construction, Marine	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	Refer to Risk Management. Limits of liability or scope of coverage may be increased in order to meet regulatory or contractual requirements. For example, Protection and Indemnity will be required.	Refer to Risk Management.
Construction, Contracts (Refer to Risk Management any Public Works Construction Contracts that involve special risks as outlined in the AR or that have total combined contract fees greater than One Million Dollars (\$1,000,000).	2.84.030.	GL with XCU and AI, AL, WC, BR	Basic Limits (from Guide).
Counseling Services	2.84.030 and 5.04.080	GL with M and AI, PL, AL, WC	Basic Limits (from Guide).
Daycare (Childcare) Services	2.84.030 and 5.04.080	GL with M and AI, AL, WC	Basic Limits (from Guide).
Dealers, Coin and Stamp (Permits)	2.84.030 and 5.64.040	S	Basic Limits (from Guide).
Dealers, Junk (Permits)	2.84.030 and 5.64.040	S	Basic Limits (from Guide).
Dealers, Second Hand (Permits)	2.84.030 and 5.64.040	S	Basic Limits (from Guide).
Demolition Services (does not include demolition of structures more than 3 floors tall, demolition involving explosives, or demolition involving known hazardous substances, including, but not limited to, asbestos-for these, Refer to Risk Management)	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with XCU and AI, AL, WC	Basic Limits (from Guide).
Direct Purchase Orders (DPO's), Vendors	2.84.030 and Pursuant to purchase orders and other similar documents	GL with AI, PL, if applicable, AL, WC	Basic Limits (from Guide).
Disposition and Development Agreements (Includes Brownfields' Redevelopment)	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with AI, Pollution liability insurance covering third-party bodily injury and property damage and cleanup coverage, on and off site, Property insurance, WC, AL	GL limits of Five million dollars (\$5,000,000) per occurrence; Five million dollars (\$5,000,000) in aggregate. The requirements for pollution liability insurance shall be determined by City's Risk Manager or designee based upon the Site and the Phase II assessment. Otherwise, basic.
Downtown Area Vending (Permits) (Peddlers)	2.84.030 and 5.66.060	GL with PAI, WC	Basic Limits (from Guide).
Drilling Services (Permit)	2.84.030 and 5.04.080	Refer to Excavation.	Basic Limits (from Guide).
Elevator Maintenance Services	2.84.030 and 5.04.080	GL with AI, AL, WC	Basic Limits (from Guide).

Engineering Services (Does not include any engineering services related to environmental remediation, consulting, or engineering. Refer to separate sections or Risk Management for information about these specialities.)	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Consulting Services (If remediation services are involved, Refer to Risk Management).	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Engineering Services (If remediation services are involved, Refer to Risk Management).	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Remediation Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Excavation, Street (Permit)	2.84.030 and 14.08.160	GL with XCU and PAI, AL, WC	Basic Limits (from Guide).
Explosives, Services involving (for Pyrotechnics, Refer to Fireworks)	2.84.030 and 5.04.080	Refer to Risk Management. Projects of this type are rare and require careful planning.	Basic Limits (from Guide).
Filming (Permit) If watercraft or aircraft are to be used, if stunt work is planned, or if pyrotechnics are to be used, Refer to Risk Management. (Aircraft will typically require an additional minimum of \$5 million in aircraft liability, and watercraft	2.84.030 and 5.04.080	GL with PAI, WC, If used, AL, AIR, PI	Basic Limits (from Guide).
Fireworks Displays (Permit) (Note that a Special Event permit covers the event during which the fireworks display is ignited. This permit only covers the act of setting up, igniting, and removing the fireworks.)	2.84.030 and 18.48.360	GL with PAI (includes pyro liability and XCU)	Basic Limits (from Guide).
Food Services	2.84.030 and 5.04.080	GL with AI, If used AL; WC	Basic Limits (from Guide).
Fortuneteller (Permits)	2.84.030 and 5.38.080	S	Five thousand dollars (\$5,000)
Garbage Bin Drop-off (Permit)	2.84.030, 8.60.081, and 14.06.080	AL, WC	See Guide for AL limits.
Garbage Trucks	2.84.030 and 5.04.080	AL, WC	See Guide for AL limits.
Grants disbursed by the City of Long Beach (Grants)	2.84.030 and 5.04.080	GL with AI (ISO CG 20 26 11 85). For grantees serving children, seniors or disabled, M is required, PL, if necessary; AL, WC, and CR	Basic Limits (from Guide).
Haulers	2.84.030 and 5.04.080	AL, WC	See Guide for AL limits.

Hazardous Materials Transportation Contractor	2.84.030 and 5.04.080	GL with XCU and covering injury or damage arising from pollution at full limits protection. AL including pollution, WC	GL limits of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate. The general aggregate limit shall apply separately with ISO CG 25 04 (designated location) or with the insurer's equivalent endorsement provided to the City. For AL, if CA Vehicle Code, CA PUC, or Federal financial responsibility requirements EXCEED any of these requirements, then those requirements apply.
Helicopter (Permits)	2.84.030 and 5.04.080	GL with PAI, AIR with AI, WC	Basic, For, AIR, Five million dollars (\$5,000,000) per occurrence for piston aircraft. Ten million (\$10,000,000) per occurrence for jet aircraft
House Movers (Permits)	2.84.030 and 5.50.010	GL with PAI, AL, WC	See Guide for AL limits.
Improvements, Street (Permits)	2.84.030 and 14.08.160 (C-24326)	GL with XCU and PAI, AL, WC	Basic Limits (from Guide).
Landscape Architectural Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Lead Paint-related Abatement, Construction, Hazard Control, or Removal Contractor	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with AI. Lead paint abatement liability insurance, including defense of and liability for bodily injury, disease,	Basic Limits (from Guide).
Legal Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Limousines (Permits)	2.84.030 and 5.80.050	AL, WC	See Guide for AL limits.
Marine (Permits and Leases)	2.84.030 and 5.04.080	Refer to Risk Management. Typically, these permits would be similar to Parks, Recreation, and Marine permits with the exception that Protection and Indemnity would be required, if boats were permitted.	Basic Limits (from Guide).
Medical Services (For medical waste disposal services or medical device or drug vendors, Refer to Risk Management.)	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
(Crude) Oil Production Operator	2.84.030 and Division 3 (commencing with § 3000 and including, but not limited to, § 3204, 3205, and 3206) of the (State of California) Public Resources Code and agreements with the City of Long Beach	GL with AI, including pollution liability	Twenty million dollars (\$20,000,000) per occurrence; Twenty million dollars (\$20,000,000) in aggregate.
(Crude) Oil Sales Broker (assuming broker never takes physical possession of the oil.)	2.84.030	GL with AI, The crude oil broker must inform the City in writing of its customers who conduct business in Long Beach at City Risk Manager, City Hall, Long Beach, CA 90802 prior to the effective date.	GL limits of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate.

Nursing Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Parades (If issues involving First Amendment protections arise, if the parade is on or in water or involves flying, or if pyrotechnics are to be used, Refer to Risk Management.)	2.84.030 and 5.04.080	GL with PAI, AL, If applicable, WC	Basic Limits (from Guide).
Parks, Recreation, and Marine (One-time commercial events not open to the public) (Permits) {Note: "Commercial" for this purpose is defined as the legal status of the potential permittee rather than the nature of an event. For example, a company picnic i	2.84.030 and 5.04.080	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Parks, Recreation, and Marine (One-time non-commercial events not open to the public) (Permits)(One time non-commercial events not open to the public with more than one hundred (100) expected attendees, with alcohol service, involving hazardous recreation	2.84.030 and 5.04.080	GL with PAI, If applicable, WC	For GL, Five hundred thousand dollars (\$500,000) per occurrence and in aggregate. For AL, One Hundred Thousand Dollars (\$100,000) combined single limit per accident for bodily injury and property damage liability. Basic WC.
Parks, Recreation, and Marine (Permits for concessionaires and other business activities on City property) (For hazardous recreational activities, moon bounces and inflatable device operators, animal rides operators, other amusement ride operators, and ev	2.84.030 and 5.04.080	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Pastoral Services	2.84.030 and 5.04.080	GL with M and AI, PL, AL, WC	Basic Limits (from Guide).
Pawnbrokers (Permits)	2.84.030 and 5.64.040	S	Basic Limits (from Guide).
Real Estate Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Pedicabs (Permits)	2.84.030 and 5.68.200	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Pipelines and Utilities (Permits)	2.84.030 and 15.44.190 and 15.44.230	GL with PAI, If applicable, AL, If applicable, WC	GL limits of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate. Others, basic.
(Sea) Port Operations	2.84.030 and 5.04.080	Refer to Port of Long Beach (Long Beach Harbor Department) Risk Management	See Port of Long Beach.
Port, Cruise (Note that Cruise Lines and Operators should be reviewed by Risk Management. Consideration must be given to parking operations, on-board vendors, caterers, photographers, gift shop operators, and bunkering operations.)	2.84.030 and 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.030.	GL with AI, PI with AI, AL, WC	GL and PI of Twenty million dollars (\$20,000,000) per occurrence; Twenty million dollars (\$20,000,000) in aggregate.
Public Transit (Bus Services re: Long Beach Public Transportation Company)	2.84.030 and 5.04.080	GL with AI, AL, WC, CR, Property insurance	GL and AL of Twenty million dollars (\$20,000,000) per occurrence; in aggregate.
Public Walkways Occupancy (Permits)	2.84.030 and 14.14.080	GL with PAI, If applicable, WC	Basic Limits (from Guide).

Queen Mary (RMS Foundation and QSDI)	2.84.030 and 5.04.080	Refer to Risk Management. These requirements are pursuant to the City's lease with RMS Foundation and QSDI.	
Refuse Transportation and Disposal	2.84.030 and 5.04.080	GL with PAI, AL, If applicable, WC	See Guide for AL limits.
Second hand Dealers (Permits)	2.84.030 and 5.64.040	S, if applicable WC	Ten thousand dollars (\$10,000)
Sidewalk Sales (Permits)	2.84.030 and 14.04.050	GL with PAI	Basic Limits (from Guide).
Sewer Contracts	2.84.030 and 5.04.080	GL with XCU and PAI, If applicable, WC	Basic Limits (from Guide).
Shoring Services (Permits)	2.84.030 and 5.04.080	Refer to Excavation.	Basic Limits (from Guide).
Shuttles (Off Airport)	2.84.030 and 16.47.030	AL, If applicable, WC	See Guide for AL limits.
Solicitation, Paid (Permits)	2.84.030 and 5.28.071	S, if applicable WC	For S, Two thousand dollars (\$2,000)
Solicitation, Unpaid (Permits)	2.84.030 and 5.28.051	S	For S, Two thousand dollars (\$2,000)
Special Events (For filming, parades, or automobile, watercraft, or aircraft races, see those descriptions.)	2.84.030 and 5.04.080	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Street Improvements or Excavations	2.84.030 and 14.08.160 (C-24326)	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Street Occupancy, Temporary (Permits)	2.84.030 and 14.06.080	GL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Soils Engineering Services (If soils requiring environmental remediation are involved, Refer to Risk Management.)	2.84.030 and 5.04.080	GL with XCU and AI, PL, AL, WC	Basic Limits (from Guide).
Subcontracts, Public Works	2.84.030.	City's contractors shall require any of their subcontractors to meet the insurance requirements of contractors.	
Submarines, Amusement (Glass bottomed boats) (Permits)	2.84.030 and 5.86.120	GL with PAI, PI with PAI, If applicable, WC	Basic Limits (from Guide).
Suppliers (Suppliers of less than \$1000.01 in products to the City annually)	2.84.030 and 5.04.080	If the supplier does not enter City-leased or -owned premises, does not provide custom products, does not provide firearms, does not provide explosives, munitions, or pyrotechnics, does not provide drugs or other controlled substances, does not provide medical devices, does not provide emergency devices, provides less than \$1,000.01 in total supplies to the City annually, and if the contract, grant, agreement, letter of understanding, purchase order, memorandum of understanding, lease, license, or other similar document does not provide otherwise, then minimum insurance requirements are not applied. Otherwise, refer to Direct Purchase Order Vendor guidelines	

Suppliers (Suppliers of between \$1000.01 and \$10,000 in products to the City annually)	2.84.030 and 5.04.080	If the supplier does not enter City-leased or -owned premises, does not provide custom products, does not provide firearms, does not provide explosives, munitions, or pyrotechnics, does not provide drugs or other controlled substances, does not provide medical devices, does not provide emergency devices, provides between \$1,000.01 and \$10,000 in total supplies to the City annually, and if the contract, grant, agreement, letter of understanding, purchase order, memorandum of understanding, lease, license, or other similar document does not provide otherwise, then refer a description of the product to Risk Management for evaluation. Minimum insurance requirements may not apply, at the written discretion of Risk Management. Otherwise, refer to Direct Purchase Order Vendor guidelines	
Suppliers (Suppliers of more than \$10,000 in products to the City annually)	2.84.030 and 5.04.080	Refer to Direct Purchase Order Vendor guidelines.	Basic Limits (from Guide).
Surveying Services	2.84.030 and 5.04.080	GL with AI, PL, AL, WC	Basic Limits (from Guide).
Taxicabs	2.84.030 and 5.80.050	AL, WC	See Guide for AL limits.
Tow Operations (Permits)	2.84.030 and 5.82.120	AL with on-hook liability, WC	See Guide for AL limits.
Tow Trucks (Permits)	2.84.030 and 5.82.120	AL with on-hook liability, WC	See Guide for AL limits.
Trenching Services (Refer to Excavation)			
Utilities	2.84.030 and 15.44.230	GL with PAI, AL	GL limit of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate.
Vehicles for Hire (Permits)	2.84.030 and 5.80.050	AL, WC	See Guide for AL limits.
Vehicles, Overweight (Permits)	2.84.030 and 10.41.040	AL, WC	See Guide for AL limits.
Walkways Occupancy	2.84.030 and 14.14.080	GL with PAI	Basic Limits (from Guide).
Water Taxis (Permits)	2.84.030 and 5.86.120	PI with PAI, GL with PAI	Basic Limits (from Guide).
Welding (Permits)	2.84.030 and 18.48.340	GL with XCU and PAI	Basic Limits (from Guide).
Wreckers (Permits)	2.84.030 and 5.82.120	AL includes on-hook liability, WC	See Guide for AL limits.