

Date: March 29, 2024

To: Mayor and Members of the City Council

From: Thomas B. Modica, City Manager 

Subject: **Revisions to Administrative Regulation 8-27: Minimum Insurance Requirements**

The purpose of Administrative Regulation 8-27 (AR 8-27) (Attachment A) is to implement Section 2.84.040 of the Long Beach Municipal Code and to establish minimum standards for the insurance required from governmental agencies, all legal entities, and all individuals that are parties to agreements, contracts, grants, leases, letter agreements, licenses, memoranda of understanding, permits, and similar documents and other written agreements of any kind (including, but not limited to, purchase orders and miscellaneous terms and conditions) wherein the City of Long Beach is also a party.

The City Council passed a new sidewalk vending ordinance during its meeting on [January 23, 2024](#). According to the new ordinance, all vendors must obtain insurance with a policy limit of \$1 million. To comply with the City Council's directive, AR 8-27 has been updated as follows:

- The Table to AR 8-27 (Attachment B) has been updated to replace the term "Sidewalk Sales (Permits)" with "Sidewalk Vendor (Permits)" since the former term is no longer in use. Also, all references to Municipal Code 2.84.030 in the Municipal Code § or documents column were corrected to the accurate municipal code reference, which is 2.84.040.
- Risk Management made revisions that reflect current and best practices, including adding language that states the City requires additional insured endorsements for general liability insurance.
- Revisions to reflect current department names were made, such as removing references to the Redevelopment Agency and updating the Board of Water Commissioners to the Board of Utilities Commissioners.

Per Administrative Regulation 1-1: Issuance and Revision Instruction for Administrative Regulations, the City Attorney and City Auditor have reviewed and approved the proposed revisions.

Next Steps

Electronic notice of the revised ARs will be sent to all City departments, and the ARs will be posted on the Citywide intranet and the City's website.

Revisions to Administrative Regulation 8-27: Minimum Insurance Requirements

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If you have any questions, please contact Tyler Bonanno-Curley, Deputy City Manager, at (562) 570-5715 or tyler.curley@longbeach.gov.

ATTACHMENTS: A – AR 8-27

B – TABLE

CC: DAWN McINTOSH, CITY ATTORNEY
DOUGLAS P. HAUBERT, CITY PROSECUTOR
LAURA L. DOUD, CITY AUDITOR
APRIL WALKER, ASSISTANT CITY MANAGER
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KEVIN LEE, CHIEF PUBLIC AFFAIRS OFFICER
MONIQUE DE LA GARZA, CITY CLERK
DEPARTMENT HEADS



Administrative Regulations

AR 8-27

Subject: Minimum Insurance Requirements for Agreements, Contracts, Grants, Leases, Letter Agreements, Licenses, Memoranda of Understanding, Permits, and All Similar Documents and Other Written Agreements of any Kind (including, but not limited to, Purchase Orders and Miscellaneous Terms and Conditions)

I. Purpose

The purpose of this Administrative Regulation is to implement Section 2.84.040 of the Long Beach Municipal Code and to establish minimum standards for insurance required from governmental agencies, all legal entities, and all individuals that are parties to agreements, contracts, grants, leases, letter agreements, licenses, memoranda of understanding, permits, and similar documents and other written agreements of any kind (including, but not limited to, purchase orders and miscellaneous terms and conditions) wherein the City of Long Beach is also a party.

II. Scope

Given that this regulation implements a City ordinance, it applies to all elected officials, all City departments and offices directly reporting to the City Manager, the Board of Utilities Commissioners of the City of Long Beach, the Housing Authority of the City of Long Beach, and the Long Beach Community Investment Company.

With respect to the Board of Utilities Commissioners of the City of Long Beach, the Housing Authority of the City of Long Beach, and the Long Beach Community Investment Company, this administrative regulation does not apply if:

1. The entity obtains the services of a risk manager, either as an employee or as an independent consultant, and
2. The entity promulgates, approves, and implements its own regulations pursuant to minimum insurance requirements.

III. Policy

It is in the best interests of the City of Long Beach to promulgate insurance requirements that balance the protection of the City and its human and physical assets with the

encouragement of legitimate government and business pursuits and responsible personal and recreational activities within the City of Long Beach. Insurance requirements exist to protect the City's human and physical assets and to enforce satisfactory financial transfer of risk to third parties.

The City of Long Beach shall not require that any person or entity obtain any insurance or bond from a particular insurance company, agent, or broker or from a particular surety.

The City of Long Beach may, at its sole discretion, provide access to vendor/contractor/permittee insurance programs that have been pre-approved by the City. If the City chooses to provide such access, such access would solely be for mutual convenience. The City shall not receive compensation for providing such access and shall not serve as an agent or broker for any insurance entity.

If the City of Long Beach, its departments, or its employees procure, cause to be procured, reimburse, or cause to be reimbursed any surety or insurance for or on behalf of a potential or active vendor, contractor, grant recipient, lessee, licensee, party to an agreement, permittee, or other party under any agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document, and said procurement or reimbursement is funded by the City of Long Beach or other public resources, then the procurement of the insurance or surety and the determination of reimbursability of the procurement shall be routed to and directed by the Risk Manager.

IV. General Requirements

This Administrative Regulation establishes minimum requirements (1) for financial responsibility (sufficiency as to stewardship), (2) for general coverage wording (sufficiency as to coverage form), and (3) for specific coverages, limits, and endorsements by activity, service, permit, or product (sufficiency as to adequacy).

A. Financial Responsibility Requirements

1. Financial Security of Insurers and Sureties
 - a. To meet the City's general financial responsibility requirements, insurers must be:
 - (i) non-admitted in California and subject to Section 1761 of the Insurance Code (a Company Profile Search of approved surplus lines insurers is maintained by the California Department of Insurance at <https://www.insurance.ca.gov/01-consumers/120-company/07-lasli/> with a current financial responsibility rating of A (Excellent) or better and a current financial size category (FSC) of VIII (capital surplus and conditional surplus funds of greater than

- \$100 million) or greater as reported by A.M. Best Company or equivalent, or
 - (ii) admitted (licensed) in the State of California with a current financial responsibility rating of A (Excellent) or better and a current financial size category (FSC) of V (capital surplus and conditional surplus funds of greater than \$10 million) or greater as reported by A.M. Best Company or equivalent, or,
 - (iii) for workers' compensation only, admitted (licensed) in the State of California.
 - b. Exceptions to IV.A.1.a. can be granted solely by the Risk Manager. Exceptions are usually granted only to insurers that underwrite unusual or exceptional risks, and exceptions are granted only at the documented, written request of the interested City department.
 - c. To meet the City's general financial responsibility requirements, bonds must be issued by sureties licensed to underwrite surety in California. For public works contracts, City departments must verify the sufficiency of payment and performance bonds. In order to confirm and document that sureties underwriting the payment and performance bonds on each public works contract are admitted surety insurers, the department preparing the contract should check with the California Department of Insurance at https://interactive.web.insurance.ca.gov/apex_extprd/f?p=144:10:1222_7935442344. At this website, under "Select Type of Insurance" select "Fidelity and Surety" from the dropdown menu, select a sorting preference, and click "Get Companies." The website will return a list of companies from which to select. If the company is listed on this webpage, select the company name, print the web page, and attach the copy to the bond.

2. Self-Insurance

Self-insurance may be utilized to meet the City's general financial responsibility requirements, under certain circumstances. Self-insurance by the State of California and its departments and by the Federal government and its branches is acceptable. Self-insurance by certain other public entities, corporations, or other entities may be acceptable subject to the requirements below or as approved solely by the Risk Manager.

Any self-insurance program or self-insured retention must be approved separately in writing by the Risk Manager and shall protect the City of Long Beach, its departments, their boards, officials, employees, and agents in the same manner and to the same extent as they would have been protected had

the policy or policies not contained any self-insurance or self-insured retention provisions.

B. Insurance Requirements for Long Term Agreements

For agreements, contracts, grants, leases, letter agreements, licenses, memoranda of understanding, permits, purchase orders, or similar documents with a duration of three years or longer, the City of Long Beach requires that the insurance requirements in the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document are subject to modification, at the sole discretion of the Risk Manager, periodically.

C. Purchase of Insurance for Others and Reimbursability and Adequacy but not Excessiveness

If the City of Long Beach procures, causes to be procured, reimburses, or causes to be reimbursed any surety bond or contract of insurance for or on behalf of a potential or active vendor, contractor, grant recipient, lessee, licensee, party to an agreement, permittee, or other party under any agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document and the said procurement or reimbursement is funded by City of Long Beach or other public resources, then the procurement of the insurance and the determination of reimbursability of such procurement or reimbursement and the adequacy but not excessiveness of such procurement or reimbursement of the procurement shall be routed to the Risk Manager.

D. General Coverage Endorsements Required

- 1. Additional insured endorsements.** For liability policies endorsed to afford additional insured protection to the City, the description of the additional insured must read as follows: "The City of Long Beach, its boards, their officials, officers, employees, and agents." If the Board of Utilities Commissioners, the Housing Authority of the City of Long Beach, or the Long Beach Community Investment Company are being afforded additional insured status, the description of the additional insured must be in the following form: "The City of Long Beach, the (insert name of agency), their boards, officials, officers, employees, and agents." The policy must be endorsed to provide that any failure by vendor, contractor, grant recipient, lessee, licensee, party to the agreement, permittee, or other third party to a similar document to comply with the reporting provisions of the policy shall not affect the coverage afforded to the City, its officials, employees, or agents.

2. **Notice of policy changes or cancellation.** Each insurance policy shall be endorsed to state that policy shall not be suspended, voided, materially changed (except by reason of limit reduction due to paid claims), or canceled by either party except after twenty (20) days prior written notice (or except after ten (10) days written notice for nonpayment of premium only) to the City of Long Beach, unless otherwise approved by the Risk Manager.
3. **Primary, non-contributing coverage.** Each insurance policy shall be endorsed to state that coverage shall apply on a primary, noncontributing basis in relation to any insurance or self-insurance, primary or excess, maintained by or available to the City of Long Beach, its boards, officials, employees, or agents. Similarly, each insurance policy shall be endorsed to state that coverage maintained by City shall be excess to and shall not contribute to insurance or self-insurance maintained by the vendor, contractor, grant recipient, lessee, licensee, party to the agreement, permittee, or other party to a similar document, unless otherwise approved by the Risk Manager.
4. **Severability of interests.** A severability of interest endorsement, which provides that vendors', contractors', grant recipients', lessees', licensees', parties' to the agreement, permittees', or other parties' insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability, is required, unless otherwise approved by the Risk Manager.
5. **Waivers of subrogation.** Each workers' compensation and general liability insurance policy shall be endorsed to state that the insurance company waives its rights of subrogation against the City of Long Beach, its boards, officials, employees, or agents.
6. The City requires additional insured endorsements for general liability insurance, among its other insurance requirements. Depending upon the type of agreement, different types of additional insured endorsements (AI) convey coverage to the City. These forms {and many others} were developed by the insurance industry so that it could save money by restricting coverage whenever it could. For example:
 - a. Government permit AI endorsements are used with respect to government permits. A standard type of this form is numbered ISO CG 20 12 11 85.

- b. Contractor AI endorsements are used with respect to purchase agreements. A standard type of this form is numbered ISO CG 20 10 11 85.
- c. Designated insured AI endorsements are used with respect to leases, grants, and most other types of contracts. A standard type of this form is numbered ISO CG 20 26 11 85. Examples of the three ISO forms mentioned herein are attached. The actual forms the City receives from specific insurance companies may differ from these, but these ISO forms are the general forms that we use for comparison purposes.

E. Delivery of Certificates and Endorsements

The vendor, contractor, grant recipient, lessee, licensee, party to the agreement, permittee, or other party to a similar document shall deliver to the City of Long Beach, certificates of insurance and original endorsements or equivalent pdfs (or other formats as directed by the Risk Manager) by e-mail for approval as to sufficiency and form prior to the effective date of the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document.

The Certificates and endorsements for each insurance policy shall contain the original signature of a person authorized by that insurer to bind coverage on its behalf. If an e-mail is submitted to Risk Management for approval, it is the responsibility of the originating City department to obtain originals as necessary.

Evidences of insurance related to purchases are copied to the insurance folder for each vendor within Tyler Content Manager (TCM) as part of the City's MUNIS workflows for purchase contracts and requisitions (or, in the event this system is no longer used, its then-used substitute).

Similarly, requests for waivers must be written, attached as a PDF file to the insurance folder in TCM, and submitted as MUNIS workflows. Insurance for contracts other than purchases shall be emailed in PDF format or as otherwise directed to the Risk Manager or their designee(s).

The City of Long Beach reserves the right to require complete certified copies of all said policies at any time. The vendor, contractor, grant recipient, lessee, licensee, party to the agreement, permittee, or other party to a similar document shall provide to the City of Long Beach evidence of renewals at least thirty (30) days prior to expiration of any required insurance policies. Original certificates and endorsements shall be returned to the originating department. Note that delivery

of current certificates and endorsements for the duration of the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document is the responsibility of the relevant City department that is a party to the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document.

When insurance expires during the term of the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document, the vendor, contractor, grant recipient, lessee, licensee, party to the agreement, permittee, or other party to a similar document is not in compliance with the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document until the relevant, originating City department obtains the renewal originals promptly, and these documents are processed in accordance with this Administrative Regulation.

F. Claims-made Acceptability

“Claims-made” policies for other than environmental clean-up, environmental liability, professional liability, or errors and omissions liability policies are not acceptable unless the Risk Manager determines that “Occurrence” policies are not available in the market for the risk being insured. If a “Claims-made” policy is accepted, it must provide for a pre-paid extended reporting period endorsement (ERPE) of not less than three (3) years. In lieu of the pre-paid ERPE, contractor shall warrant that it will maintain continuous, equivalent coverage at least three years after contract completion. Also, if a claims-made policy is utilized, its prior acts date must be at least as early as the first date of business by the contractor with the City.

G. Insurance Requirements for Subcontractors, Subgrantees, or Sublessees to Contracts with the City

If subcontractors, subgrantees, or sublessees are permitted, any subcontractor, subgrantee, or sublessee shall be required to maintain insurance or surety in compliance with the provisions in the purchase order, contract, grant, lease, license, permit or other contract with the City.

H. Deviations from and Exceptions to Insurance Requirements

Deviations from and exceptions to City of Long Beach insurance requirements are rarely given and never automatic. Deviations from and exceptions to City of Long

Beach insurance requirements must be in the form of signed, written requests from the actual or potential party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document that include detailed reasons for the deviations or exceptions. The relevant City department shall submit these requests to the City's Risk Manager. Decisions by the Risk Manager with respect to deviations and exceptions to insurance requirements can be overridden only by the City Manager or the City Attorney. Parties to agreements, contracts, grants, leases, letter agreements, licenses, memoranda of understanding, permits, purchase orders, or similar documents are urged to address and negotiate issues about insurance requirements before entering agreements, contracts, grants, leases, letter agreements, licenses, memoranda of understanding, permits, purchase orders, or similar documents.

1. Waivers

- a. Automobile liability: If a party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document states in writing to the City of Long Beach that automobiles will not be used, directly or indirectly, in the party's (or its employees or agents) performance or delivery of goods and that the party and its agents and employees will not drive on City property in connection with its performance or delivery of goods, then automobile liability insurance may be waived by the Risk Manager. The signed, written statement requesting waiver of automobile liability insurance must be submitted to the Risk Manager by the relevant City department.
- b. General liability: If a party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document states in writing to the City of Long Beach that there is no general liability exposure to the City resulting from its performance or delivery of goods to the sole satisfaction of the Risk Manager, then general liability insurance may be waived by the Risk Manager. The signed, written statement requesting waiver of general liability insurance must be submitted to the Risk Manager by the relevant City department. This statement must explain why the party presents no general liability exposure to the City.
- c. Professional liability: If a party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document states in writing to the City of Long Beach that there is no professional liability exposure to the City resulting from its performance or delivery of goods to the sole satisfaction of the Risk Manager, then professional liability insurance may be waived by

the Risk Manager. The signed, written statement requesting waiver of professional liability insurance must be submitted to the Risk Manager by the relevant City department. This signed statement must contain a detailed description of the services to be performed by the party including a description of any licensure or requisite training or education needed to perform the services.

2. Insurance not Required

- a. Workers' compensation: Worker's compensation insurance is not required by the Labor Code for sole proprietors or legal entities or other organizations with no employees. If a party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document claims that workers' compensation is not required by that party, then a signed, written statement stating the reason why workers' compensation is not applicable must be filed by the relevant City department and submitted to the Risk Manager by that department.
- b. Employer's liability: If worker's compensation insurance is not applicable, then employer's liability is also not applicable.

3. Reductions in Scope of Coverage or Limits of Coverage

If a party to an agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or similar document requests in writing to the City that a reduction in scope of coverage or limits of coverage is warranted, the party's signed, written statement requesting this reduction must be submitted to the Risk Manager by the relevant City department and must explain why the reduction is warranted.

V. Specific Coverages, Limits, and Endorsements by Activity, Service, Permit, or Product

A. Recreational Activities

1. See "Table A" attached. These are divided into three permit classes based on the permittee's event type as follows:
 - a. One-time commercial events not open to the public
 - b. One-time non-commercial events not open to the public
 - c. Concessionaires and other continuing business activities on City property
2. Hazardous Recreational Activities
 - a. Pursuant to Government Code Section 831.7, neither the City of Long Beach nor its employees are liable to any person who participates in a

hazardous recreational activity, including any person who assists the participant, or to any spectator who knew or reasonably should have known that the hazardous recreational activity created a substantial risk of injury to himself or herself and was voluntarily in the place of risk, or having the ability to do so failed to leave, for any damage or injury to property or persons arising out of that hazardous recreational activity.

- b. As used in this section, "hazardous recreational activity" means a recreational activity conducted on the property of the City of Long Beach that creates a substantial (as distinguished from a minor, trivial, or insignificant) risk of injury to a participant or a spectator including, but not limited to, the following:
 - i. Water contact activities, except diving, in places where or at a time when lifeguards are not provided, and reasonable warning thereof has been given or the injured party should reasonably have known that there was no lifeguard provided at the time.
 - ii. Any form of diving into water from other than a diving board or diving platform, or at any place or from any structure where diving is prohibited, and reasonable warning thereof has been given.
 - iii. Animal riding, including equestrian competitions, archery, bicycle racing or jumping, boating, hang gliding, kayaking, kite surfing, moon bounce or other inflatable equipment for trampolining or climbing use, motorized vehicle racing, off-road motorcycling or four-wheel driving of any kind, orienteering, pistol and rifle shooting, rock climbing, rocketeering, rodeo, sky diving, sport parachuting, body contact sports (i.e., sports in which it is reasonably foreseeable that there will be rough bodily contact with one or more participants), surfing, trampolining, tree climbing, tree rope swinging, water skiing, and wind surfing.
3. For hazardous recreational activities, the minimum general liability per occurrence limit required is twice the amount listed under the applicable entry in the "Table of Minimum, Standard Insurance Requirements by Activity, Grant, Permit, Product, or Service."

B. Construction Activities

1. Types and Magnitudes of Construction Activities

See "Table A" attached. These are divided into six classes based on the magnitude and type of construction as follows:

- a. Airport construction
- b. High-rise construction
- c. Large construction projects (construction values greater than \$1 million)

- d. Very large construction projects (construction values greater than \$50 million)
- e. Marine construction
- f. Bridge and road construction
 - g. Underground construction (includes pipelines)
 - h. "JOC" (job order contracting) contractors
 - i. All other construction

2. Bonds

Before execution of a contract, the bidder shall file two surety bonds with the City of Long Beach subject to the approval of the City Engineer/Long Beach Utilities General Manager and City Attorney. The bonds shall be on forms provided by the City or acceptable to the City Attorney. The Payment Bond (Material and Labor Bond) shall satisfy claims of material suppliers and mechanics and laborers employed by the contractor on the Work. This bond shall be maintained by the contractor in full force and effect until the work is accepted by the City of Long Beach and until all claims for materials and labor are paid and shall otherwise comply with the Civil Code. The Performance Bond shall guarantee faithful performance of all work within the time and manner prescribed, free from original or developed defects. This bond shall remain in effect as prescribed within the Contract, until the end of all warranty periods.

3. Workers' Compensation

Pursuant to Labor Code § 3800, the City of Long Beach requires, as a condition precedent to the construction, alteration, improvement, demolition, or repair of any building or structure requiring the issuance of a permit, that each applicant for the permit sign a declaration under penalty of perjury verifying workers' compensation coverage or exemption from coverage, as required by § 19825 of the Health and Safety Code.

C. Environmental Impact-Related Activities

1. See "Table A" attached. These are divided into ten classes as follows:
 - a. Asbestos-related abatement, construction, hazard control, or removal contractor
 - b. Disposition and development agreements (brownfields' redevelopment)
 - c. Environmental remediation services
 - d. Garbage trucks, haulers, and refuse transportation and disposal
 - e. Lead paint-related abatement, construction, hazard control, or removal contractor

- f. Crude oil sales broker (assuming broker never takes physical possession of the oil)
- g. Crude oil operating contractor
- h. LNG-related facilities and pipelines
- i. Other pipelines and utilities
- j. Certain permits for vehicles for hire

2. **Separate Limits**

Whenever a pollution liability, environmental clean-up, contractor's pollution, or environmental errors and omissions policy is required by the City, the lesser of one occurrence limit or the general aggregate limit shall apply separately to the agreement, contract, grant, lease, letter agreement, license, memorandum of understanding, permit, purchase order, or location with endorsements equivalent to the ISO CG 25 04 (designated location).

D. Airport and Helicopter Landing Facility Activities

See "Table A" attached. Note that the greater of the "Table of Minimum, Standard Insurance Requirements by Activity, Grant, Permit, Product, or Service," Federal Aviation Administration (FAA) or other federal regulatory financial responsibility requirements, and the following liability limits apply to the following classes:

1. Airlines, One hundred fifty million dollars (\$150,000,000)
2. Commuter airlines, Fifteen million dollars (\$15,000,000)
3. Helicopter landing facility control operators, Five million dollars (\$5,000,000)
4. Fixed base operators, One million dollars (\$1,000,000)
5. Concessionaires, One million dollars (\$1,000,000)
6. Contractors, One million dollars (\$1,000,000)

Additional insured status is required for all liability coverages for airport third parties.

E. Marine Operations and Activities

See "Table A" attached for Cruise Port, Water Taxis, certain boat repairs, and certain marine recreational activities. Operations and activities of the Port of Long Beach are administered by the City's Harbor Department. Refer to that department for specific Port insurance requirements.

F. All Other Activities

See "Table A" attached.

VI. Procedures

- A. See "Table A" attached.
- B. Contact Risk Management if you have any questions about this Administrative Regulation or any insurance requirement in it.
- C. Submit certificates of insurance and original endorsements for approval as to sufficiency by Risk Management and approval as to form by the City Attorney before any work begins or any product is delivered.

VII. Non-compliance

Failure to comply with this Administrative Regulation may be a misdemeanor violation of the Municipal Code.

VIII. Definitions

- A. **Additional Insured:** Those individuals or entities who generally are not automatically included as insureds under the liability policy of another, but for whom the named insured provides a certain degree of protection under its liability policies. An endorsement is typically required to give additional insured status for these parties.
- B. **Agent:** A person or entity that negotiates insurance contracts on behalf of the insurance company.
- C. **Blanket Fidelity Bond:** A policy that allows an employer to recover for losses of money, merchandise or other property when such loss is due to the dishonesty of an employee.
- D. **Bond:** A written instrument guaranteeing the performance, compliance, integrity, or honesty of the principal by the surety for benefit of the obligee. The instrument binds itself to the terms of an underlying contract or obligation consisting of a formal agreement, a fiduciary relationship or an official duty. A policy that guarantees performance of a contract (surety bonding) or protects against dishonesty of employees (fidelity bonding).
- E. **Broker:** A person or entity representing a buyer of insurance to negotiate with underwriters. Some agents operate both as broker representing the policyholder and as agent representing the insurer.
- F. **Cancellation:** The termination of an insurance policy or bond before its expiration by either the insured or the company.
- G. **Commercial General Liability (CGL) Policy:** A broad form of liability insurance covering business organizations against claims for bodily injury and property damage arising out of operations, products and completed operations, and independent contractors, but excluding coverages for liability arising out of the use of automobiles.
- H. **Claims-made:** This term refers to a date period wherein coverage is triggered on a certain class of liability policies. On a "claims-made" policy, covered claims must

be reported to the insurance company during the policy period (or its extended reporting period, if applicable). Claims-made policies are also subject to a retroactive date, a date that whereby, in addition to the reporting requirement, the occurrence of the event initiating the claim must be on or after the stated retroactive date. Occurrences prior to the retroactive date are not covered by a claims-made policy, regardless of whether or not these claims are reported during the policy period. In general, a claims-made policy provides coverage to fewer potential claims than an occurrence policy covering the same policy period. Purchase of separate “prior acts” and “extended reporting period” policies effectively can make a claims-made made policy equivalent to an occurrence policy.

- I. Cross Liability: When a policy covers more than one insured, this endorsement covers the insured against whom the claim is made as though a separate policy had been written but does not increase the insurance company’s limit of liability.
- J. Insurance: The term “Insurance” generally refers to a contractual transfer of risk among parties. In this Administrative Regulation, the term more broadly applies to any insurance or self- insurance program approved by the Risk Manager.
- K. Insurance Policy: The term “Insurance Policy” generally refers to a written contract dealing with the transfer of risk among parties. In this Administrative Regulation, the term more broadly applies to any insurance policy with endorsements or self-insurance plan approved by the Risk Manager.
- L. Occurrence: This term refers to a date period wherein coverage is triggered on a certain class of liability policies. On an “occurrence” policy, covered claims must occur during the policy period and may be reported to the insurance company at any time. In general, an occurrence policy provides coverage to more potential claims than a claims-made policy covering the same policy period.
- M. Risk Manager: In this Administrative Regulation, the term “Risk Manager” refers to the City’s Risk Manager or designee, or, if there is no Risk Manager, then the City Manager or the City Manager’s designee, or an employee or consultant hired by the City to provide risk management services.
- N. X, C, & U: This abbreviation refers to the explosion, collapse, and underground hazards of property damage coverage. These are usually excluded from the CGL coverage.

APPROVED:



3/29/24

CITY MANAGER

DATE

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 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)	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC (for key, see Guide to Abbreviations Used in the Table).	Basic Limits (from Guide to Abbreviations Used in the Table).
Actuarial Services (includes Loss Reserve Opinions)	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Air Charter Services (includes charter helicopters)	2.84.040 / 5.04.080	CGL 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	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Article 77 of the Uniform Fire Code (includes welding operations) (Permits)	2.84.040 / 18.48.340	CGL with XCU and PAI	Basic Limits (from Guide).
Article 78 of the Uniform Fire Code (includes fireworks displays) (Permits)	2.84.040 / 18.48.360	CGL with XCU and PAI	Basic Limits (from Guide).
Asbestos Abatement Contractor	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	Asbestos abatement liability insurance, including defense of and liability for bodily injury, disease, or illness including death at any time as a result thereof, 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	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	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Automobile, watercraft, or aircraft races or racing exhibitions	2.84.040 / 5.04.080	Refer to Risk Management.	Refer to Risk Management.
Benches in public rights of way (Bench	2.84.040 / 14.16.080	CGL with PAI	Basic Limits (from Guide).
Boats, Charter (including water taxis) (Permit)	2.84.040 / 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	2.84.040 / 5.04.080	PI with AI, If applicable, AL, WC	Basic Limits (from Guide).

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Bonds, Municipal (Issuance or Refinancing)	2.84.040 / 3.52.225 / 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	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Buildings, Moving (Permit)	2.84.040 / 18.52.130	CGL 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)	2.84.040 / 10.60.040	AL and WC	See Guide for AL limits.
Cable Communications Systems (Franchise)	2.84.040 / 15.74.050	CGL with AI, Broadcast liability, AL, WC, and PB	\$5,000,000 per occurrence CGL, \$5,000,000 per claim broadcast liability, \$50,000 PB, all else, basic.
Car Rentals (Off Airport)	2.84.040 / 16.47.030	AL, WC, PB	See Guide for AL limits.
Carriages, Horsedrawn (Permit)	2.84.040 / 5.47.090	CGL with PAI and WC	Basic Limits (from Guide).
City Officials and Employees	2.84.040 / 2.06.020	Refer to Risk Management.	Refer to Risk Management.
Computer Programming Services	2.84.040 / 5.04.080	CGL 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	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Construction, Airport	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	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)	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	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	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	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.

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Construction, Very Large Projects exceeding Fifty Million Dollars (\$50,000,000) in Total Values	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	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	Refer to Risk Management.
Construction, Marine	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	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	2.84.040	CGL with XCU and AI, AL, WC, BR	Basic Limits (from Guide).
Counseling Services	2.84.040 / 5.04.080	CGL with M and AI, PL, AL, WC	Basic Limits (from Guide).
Daycare (Childcare) Services	2.84.040 / 5.04.080	CGL with M and AI, AL, WC	Basic Limits (from Guide).
Dealers, Coin and Stamp (Permits)	2.84.040 / 5.64.040	S	Basic Limits (from Guide).
Dealers, Junk (Permits)	2.84.040 / 5.64.040	S	Basic Limits (from Guide).
Dealers, Second Hand (Permits)	2.84.040 / 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)	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	CGL with XCU and AI, AL, WC	Basic Limits (from Guide).
Direct Purchase Orders (DPO's), Vendors	2.84.040 / Pursuant to purchase orders and other similar documents	CGL with AI, PL, if applicable, AL, WC	Basic Limits (from Guide).
Disposition and Development Agreements (Includes Brownfields' Redevelopment)	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	CGL with AI, Pollution liability insurance covering third-party bodily injury and property damage and cleanup coverage, on and off site, Property insurance, WC, AL	CGL 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)	2.84.040 / 5.66.060	CGL with PAI, WC	Basic Limits (from Guide).
Drilling Services (Permit)	2.84.040 / 5.04.080	Refer to Excavation.	Basic Limits (from Guide).
Elevator Maintenance Services	2.84.040 / 5.04.080	CGL with AI, AL, WC	Basic Limits (from Guide).

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
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 specialties.)	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Consulting Services (If remediation services are involved, Refer to Risk Management).	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Engineering Services (If remediation services are involved, Refer to Risk Management).	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Environmental Remediation Services	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Excavation, Street (Permit)	2.84.040 / 14.08.160	CGL with XCU and PAI, AL, WC	Basic Limits (from Guide).
Explosives, Services involving (for Pyrotechnics, Refer to Fireworks)	2.84.040 / 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	2.84.040 / 5.04.080	CGL 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.)	2.84.040 / 18.48.360	CGL with PAI (includes pyro liability and XCU)	Basic Limits (from Guide).
Food Services	2.84.040 / 5.04.080	CGL with AI, If used AL; WC	Basic Limits (from Guide).
Fortuneteller (Permits)	2.84.040 / 5.38.080	S	Five thousand dollars (\$5,000)
Garbage Bin Drop-off (Permit)	2.84.040, 8.60.081, and 14.06.080	AL, WC	See Guide for AL limits.
Garbage Trucks	2.84.040 / 5.04.080	AL, WC	See Guide for AL limits.
Grants disbursed by the City of Long Beach (Grants)	2.84.040 / 5.04.080	CGL 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	2.84.040 / 5.04.080	AL, WC	See Guide for AL limits.

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Hazardous Materials Transportation Contractor	2.84.040 / 5.04.080	CGL with XCU and covering injury or damage arising from pollution at full limits protection. AL including pollution, WC	CGL 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
Helicopter (Permits)	2.84.040 / 5.04.080	CGL 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)	2.84.040 / 5.50.010	CGL with PAI, AL, WC	See Guide for AL limits.
Improvements, Street (Permits)	2.84.040 / 14.08.160 (C-24326)	CGL with XCU and PAI, AL, WC	Basic Limits (from Guide).
Landscape Architectural Services	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Lead Paint-related Abatement, Construction, Hazard Control, or Removal Contractor	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant	CGL with AI. Lead paint abatement liability insurance, including defense of and liability for bodily injury, disease,	Basic Limits (from Guide).
Legal Services	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Limousines (Permits)	2.84.040 / 5.80.050	AL, WC	See Guide for AL limits.
Marine (Permits and Leases)	2.84.040 / 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	Basic Limits (from Guide).
Medical Services (For medical waste disposal services or medical device or drug vendors, Refer to Risk Management.)	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
(Crude) Oil Production Operator	2.84.040 / 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	CGL with AI, including pollution liability	Twenty million dollars (\$20,000,000) per occurrence; Twenty million dollars (\$20,000,000) in aggregate.

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
(Crude) Oil Sales Broker (assuming broker never takes physical possession of the oil.)	2.84.040	CGL 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	CGL limits of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate.
Nursing Services	2.84.040 / 5.04.080	CGL 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.)	2.84.040 / 5.04.080	CGL 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.	2.84.040 / 5.04.080	CGL 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) (For one time non- commercial events not open to the public with more than one hundred (100) expected attendees, with alcohol service, involving hazardous recreational activities, double these limits)	2.84.040 / 5.04.080	CGL with PAI, If applicable, WC	For CGL, Five hundred thousand dollars (\$500,000) per occurrence and in aggregate. For AL, One Hundred Thousand Dollars (\$100,000) combined sinCGLe 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, double these	2.84.040 / 5.04.080	CGL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Pastoral Services	2.84.040 / 5.04.080	CGL with M and AI, PL, AL, WC	Basic Limits (from Guide).
Pawnbrokers (Permits)	2.84.040 / 5.64.040	S	Basic Limits (from Guide).
Real Estate Services	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Pedicabs (Permits)	2.84.040 / 5.68.200	CGL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Pipelines and Utilities (Permits)	2.84.040 / 15.44.190 and 15.44.230	CGL with PAI, If applicable, AL, If applicable, WC	CGL limits of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate. Others,
(Sea) Port Operations	2.84.040 / 5.04.080	Refer to Port of Long Beach (Long Beach Harbor Department) Risk Management	See Port of Long Beach.

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
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.)	2.84.040 / 5.04.080. Also note the Contract Bond requirements under the Administrative Regulation pursuant to 2.84.040.	CGL with AI, PI with AI, AL, WC	CGL 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)	2.84.040 / 5.04.080	CGL with AI, AL, WC, CR, Property insurance	CGL and AL of Twenty million dollars (\$20,000,000) per occurrence; in aggregate.
Public Walkways Occupancy (Permits)	2.84.040 / 14.14.080	CGL with PAI, If applicable, WC	Basic Limits (from Guide).
Queen Mary (RMS Foundation and QSDI)	2.84.040 / 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	2.84.040 / 5.04.080	CGL with PAI, AL, If applicable, WC	See Guide for AL limits.
Second hand Dealers (Permits)	2.84.040 / 5.64.040	S, if applicable WC	Ten thousand dollars (\$10,000)
Sidewalk Vendor (Permits)	2.84.040 / 5.73.100.	CGL with PAI (ISO 20 12 or 20 26), if applicable WC	Basic Limits (from Guide).
Sewer Contracts	2.84.040 / 5.04.080	CGL with XCU and PAI, If applicable, WC	Basic Limits (from Guide).
Shoring Services (Permits)	2.84.040 / 5.04.080	Refer to Excavation.	Basic Limits (from Guide).
Shuttles (Off Airport)	2.84.040 / 16.47.030	AL, If applicable, WC	See Guide for AL limits.
Solicitation, Paid (Permits)	2.84.040 / 5.28.071	S, if applicable WC	For S, Two thousand dollars (\$2,000)
Solicitation, Unpaid (Permits)	2.84.040 / 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.)	2.84.040 / 5.04.080	CGL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Street Improvements or Excavations	2.84.040 / 14.08.160 (C-24326)	CGL with PAI, If applicable, AL, If applicable, WC	Basic Limits (from Guide).
Street Occupancy, Temporary (Permits)	2.84.040 / 14.06.080	CGL 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.)	2.84.040 / 5.04.080	CGL with XCU and AI, PL, AL, WC	Basic Limits (from Guide).
Subcontracts, Public Works	2.84.040.	City's contractors shall require any of their subcontractors to meet the insurance requirements of contractors.	
Submarines, Amusement (CGLass bottomed boats) (Permits)	2.84.040 / 5.86.120	CGL with PAI, PI with PAI, If applicable, WC	Basic Limits (from Guide).

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 documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Suppliers (Suppliers of less than \$1000.01 in products to the City annually)	2.84.040 / 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	
Suppliers (Suppliers of between \$1000.01 and \$10,000 in products to the City annually)	2.84.040 / 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. <u>Otherwise, refer to Direct Purchase Order</u>	
Suppliers (Suppliers of more than \$10,000 in products to the City annually)	2.84.040 / 5.04.080	Refer to Direct Purchase Order Vendor guidelines.	Basic Limits (from Guide).
Surveying Services	2.84.040 / 5.04.080	CGL with AI, PL, AL, WC	Basic Limits (from Guide).
Taxicabs	2.84.040 / 5.80.050	AL, WC	See Guide for AL limits.
Tow Operations (Permits)	2.84.040 / 5.82.120	AL with on-hook liability, WC	See Guide for AL limits.

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<i>Description of Activity, Grant, Permit, Product, or Service</i>	<i>Municipal Code § or documents</i>	<i>Minimum Coverage(s) Required</i>	<i>Minimum Limits of Liability Required</i>
Tow Trucks (Permits)	2.84.040 / 5.82.120	AL with on-hook liability, WC	See Guide for AL limits.
Trenching Services (Refer to Excavation)			
Utilities	2.84.040 / 15.44.230	CGL with PAI, AL	CGL limit of Two million dollars (\$2,000,000) per occurrence; Four million dollars (\$4,000,000) in aggregate.
Vehicles for Hire (Permits)	2.84.040 / 5.80.050	AL, WC	See Guide for AL limits.
Vehicles, Overweight (Permits)	2.84.040 / 10.41.040	AL, WC	See Guide for AL limits.
Walkways Occupancy	2.84.040 / 14.14.080	CGL with PAI	Basic Limits (from Guide).
Water Taxis (Permits)	2.84.040 / 5.86.120	PI with PAI, CGL with PAI	Basic Limits (from Guide).
Welding (Permits)	2.84.040 / 18.48.340	CGL with XCU and PAI	Basic Limits (from Guide).
Wreckers (Permits)	2.84.040 / 5.82.120	AL includes on-hook liability, WC	See Guide for AL limits.

Guide to Abbreviations Used in the Table

Coverage Code	Coverage Description	Basic Limits
AI	Additional insured endorsement equivalent in coverage scope to ISO form CG 20 10 11 85 or CG 20 26 11 85. The City of Long Beach, its officials, employees, and agents shall be named as additional insureds. Such endorsement shall protect the City, its departments, officials, employees, and agents.	Same as General Liability limits.
AIR	Aircraft liability insurance	One million dollars (\$1,000,000) per occurrence, including passengers.
AP	Airport liability insurance	Same as General Liability limits.
AL	<p>Automobile liability insurance equivalent in coverage scope to ISO form CA 00 01 06 92 covering Symbol 1 (Any Auto). If CA Vehicle Code, CA PUC, or other state or Federal financial responsibility requirements applicable to the driver(s) EXCEED any of these requirements, then those requirements apply.</p> <p>Automobile Liability: ISO Form Number CA 00 01 covering any auto (Code 1), or if Contractor has no owned autos, covering hired, (Code 8) and non-owned autos (Code 9), with limit no less than \$1,000,000 per accident for bodily injury and property damage.</p>	<p>If vehicle is used to carry fewer than 16 passengers, \$300,000 per person, \$600,000 per accident bodily injury and wrongful death or \$750,000, combined single limit property damage and bodily injury. If vehicle is used to carry 16 or more passengers, \$1,200,000 per accident bodily injury and property damage or \$1,500,000 combined single limit property damage and bodily injury. If vehicle transports non-hazardous property for hire, \$750,000 per accident bodily injury and property damage and \$20,000 cargo insurance. If vehicle transports hazardous material for hire or private use as defined in 49 CFR §§171.8 and 172.01, CA Health and Safety Code §25117, or 22 CA Code of Regulations, Division 4.5, Chapter 11, or hazardous substance or waste as defined in 49 CFR §§172.191, \$1,000,000 combined single limit bodily injury and property damage, including sudden and accidental pollution liability. If vehicle transports hazardous substances for hire or private use as defined in 49 CFR §171.8 transported in cargo tanks, portable tanks, or hopper type vehicles with capacities exceeding 3500 water gallons, class A explosives, poison gas, liquefied gas, compressed gas, of large quantities of radioactive materials as defined in 49 CFR §173.403, \$5,000,000 combined single limit. Otherwise, \$500,000 combined single limits.</p>
BR	All Risk property insurance, including builder's risk, excluding the perils of earthquake and flood (DIC), covering the full replacement cost of the work that names the City of Long Beach as "loss payee" as its interests may appear.	
CR	Fidelity bond including employee dishonesty or a commercial crime policy that includes employee dishonesty with a CR 04 01 (client's property endorsement) naming the City of Long Beach as loss payee. In lieu of a bond, an irrevocable letter of credit or a cash bond may be posted with the City of Long Beach, Attn: Risk Manager, 411 West Ocean Boulevard, Human Resources, 10th Floor, Long Beach, CA 90802.	Greater of \$25,000 (Twenty-five thousand dollars) or One-half of a Grant's Total Amount

Guide to Abbreviations Used in the Table

Coverage Code	Coverage Description	Basic Limits
Cyber	Cyber and privacy insurance that does not exclude coverage for liability resulting from the contractor's or its subcontractors', employees', or agents' failure to protect private or confidential information of City or its customers or others from unauthorized access on or through the internet, making known to any person or organization material that violates a person or organization's right to privacy or publicity right, and failure to prevent the transmission of a computer virus to its authorized users of its web site or any private communication networks such as customers, suppliers or supporters, on or through the internet.	Not less than Five Million Dollars (US \$5,000,000) per occurrence and Five Million Dollars (US \$5,000,000) in general aggregate. This limit is adjustable at the discretion of Risk Management.
CGL	Commercial general liability insurance equivalent in coverage scope to ISO form CG 00 01 11 85 or CG 00 01 10 93 Insurance Services Office Form CG 00 01 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury	One million dollars (\$1,000,000) per occurrence; Two million dollars (\$2,000,000) in aggregate.
M	Abuse and molestation are not excluded by endorsement.	
PAI	Additional insured endorsement on ISO form CG 20 12 11 85 or equivalent (for permits). The City of Long Beach, its officials, employees, and agents shall be named as additional insureds.	
PB	Performance bond or proof of financial responsibility in the form corporate surety bond assuring the faithful performance of all obligations under the business permit. Securities or LOC may be substituted for performance bond	Stipulated amount or contract amount.
PI	Protection and Indemnity including, as may be applicable to policyholders operations under or in connection with the agreement, injury to passengers, damage to piers, docks and pilings and property on piers and docks, ship repairers liability, nonowned watercraft.	One million dollars (\$1,000,000) per occurrence
PL	Professional liability or errors and omissions liability insurance. If a claims-made policy is utilized, a pre- paid extended reporting period endorsement (ERPE) affording coverage at least six months after contract completion is required. In lieu of the pre- paid ERPE, contractor shall warrant that it will maintain continuous, equivalent coverage at least three years after contract completion. Also, if a claims-made policy is utilized, its prior acts date must be at least as early the first date of business by the contractor with the City.	One million dollars (\$1,000,000) per claim.

Guide to Abbreviations Used in the Table

Coverage Code	Coverage Description	Basic Limits
S	Surety bond covering pecuniary loss, damage, theft, or unfair dealing sustained by patron, customer, or any person dealing with permittee. In lieu of a bond, an irrevocable letter of credit or a cash bond may be posted with the City of Long Beach, Attn: Risk Manager, 411 West Ocean Boulevard, Human Resources, 10th Floor, Long Beach, CA 90802.	Ten thousand dollars (\$10,000)
S&A	Sudden and accidental pollution coverage Included in GL	Ten thousand dollars (\$10,000) per occurrence
WC	Workers' Compensation and Employer's Liability Insurance - Shall cover or insure under the applicable laws relating to workers' compensation insurance, all employees in accordance with the "Workers' Compensation and Insurance Act," Division IV of the Labor Code, and any Acts amendatory thereof, and endorsed, as applicable, to include, but not limited to, the United States Longshoremen and Harbor Workers' Compensation Act and Jones' Act.	Workers' Compensation, statutory; Employer's Liability, One Million Dollars (\$1,000,000) per accident for bodily injury and disease.
XCU	Explosion, underground, and collapse perils included in GL	