

**City of Saint Paul
Insurance Requirements
April 15, 2009**

Insurance

- A)** Contractor shall be required to carry insurance of the kind and in the amounts shown below for the life of the contract. Insurance certificates for General Liability should state that the City of Saint Paul or County of Ramsey, its officials, employees, agents and representatives are named as Additional Insured(s).

1. Public Liability Insurance

Effective January 1, 2008:

\$1,200,000 per occurrence
\$2,000,000 aggregate per project
\$2,000,000 products/completed operations total limit
\$1,200,000 personal injury and advertising

Effective July 1, 2009:

\$1,500,000 per occurrence
\$2,000,000 aggregate per project
\$2,000,000 products/completed operations total limit
\$1,500,000 personal injury and advertising

Policy must include an "all services, products, or completed operations" endorsement.

2. Automobile Insurance

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|----|---|--------------|--------------|
| a) | Bodily Injury | \$ 750,000 | per person |
| | | \$ 1,000,000 | per accident |
| b) | Property damage not less than \$50,000 per accident | | |

3. Workers Compensation and Employer's Liability

- a) Worker's Compensation per Minnesota Statute
- b) Employer's Liability shall have minimum limits of \$500,000 per accident; \$500,000 per employee; \$500,000 per disease policy limit.
- c) Contractors (Providers) with 10 or fewer employees who do not have Worker's Compensation coverage are required to provide the City with a letter verifying their number of employees.

4. Professional Liability Insurance (For Professional Services)

- a) \$1,000,000 per occurrence
- b) \$2,000,000 aggregate

5. General Insurance Requirements

- a) The policy is to be written on an occurrence basis or as acceptable to the City. Certificate of insurance must indicate if the policy is issued on a claims-made or occurrence basis. All certificates of insurance shall provide that the City's Division of Contract and Analysis Services be given not less than thirty (30) days prior written notice of cancellation, non-renewal or any material changes in the policy, including, but not limited to, coverage amounts. Agent must state on the certificate if policy includes errors and omissions coverage.
- b) The Contractor shall not commence work until a Certificate of Insurance covering all of the insurance required for this project is approved and the project manager has issued a notice to proceed. Insurance must remain in place for the duration of the original contract and any extensions periods.
- c) The City reserves the right to review Contractor's insurance policies at any time, to verify that City requirements have been met.
- d) Nothing shall preclude the City from requiring Contractor to purchase and provide evidence of additional insurance.
- e) Satisfaction of policy and endorsement requirements for General Liability and Auto Insurance, of "each occurrence" and "aggregate" limits, can be met with an umbrella or excess policy with the same minimum monetary limits written on an occurrence basis, providing it is written by the same insurance carrier.