



Certificate of Insurance Requirements

Certificates of Insurance must be current and include the following:

1. Required liability limits (minimum of \$1,000,000 - \$2,000,000 per occurrence, based on scope of work, degree of risk or other circumstance)
2. Name and address of insured
3. Location of event or operation
4. Description of class, event or operation
5. Date issued
6. Policy effective date and policy expiration date – expiration date must be effective through class, event or operation date(s)
7. The City of Santa Cruz must be listed as additional insured on liability insurance policy as follows: "The City of Santa Cruz, its officers, officials, employees, agents and volunteers" Additional Insured Endorsement required: Certificate of insurance alone will not be accepted.
8. The certificate holder must be the City of Santa Cruz. The address should be:

The City of Santa Cruz
809 Center Street Room 7
Santa Cruz, CA 95060
9. Primary coverage – Any contractor's insurance coverage shall be primary insurance as respects the City, its officers, officials, employees, agents and volunteers.
10. Advance written notice must be provided to the City of Santa Cruz of any modification, change or cancellation of any component of the insurance coverage.
11. Certifications of Insurance and Endorsements are due in advance of class, event or operation.
12. If contractor has employees, Worker's Compensation Insurance meeting statutory limits and a Waiver of Subrogation Endorsement are required. (If no employees, contractor must fill out a Waiver Form stating there are no employees in order to be exempt from the Worker's Compensation Insurance Requirement.)
13. The liability insurance must be on an "occurrence" basis, including products-completed operations, covering the participants in the event or operation, as well as spectators (if applicable).

City reserves the right to modify any of insurance limits (higher or lower coverage amounts) or require additional specialized insurance coverages for specific risk exposures depending on the scope or work or other circumstances. In addition to meeting the insurance requirements, contractors will be required to indemnify and hold the City, its officers, officials, employees, agents and volunteers harmless from any potential liability relating to the event or operation.