



City of Placerville

Engineering Department

3101 Center Street

Placerville, CA 95667

Phone: (530) 642-5250

Attachment 2 - Insurance Requirements for Encroachment Permit

An Encroachment Permit cannot be issued to the applicant ("Applicant") without valid insurance documentation. While insurance is not required at the time of application submission, it must be provided prior to the issuance of the permit.

Please refer to the sample Certificate of Liability Insurance.

It is understood and agreed that the insurance coverage must remain active for the duration of the permitted activity. Termination or cancellation of the policy must be preceded by a written notice of intent provided to the City of Placerville at least 30 days in advance.

Additionally, the Encroachment Permit will be automatically revoked—without further action by the City—if the insurance lapses, is canceled, or otherwise becomes invalid.

Insurance Requirements

The Applicant or their contractor is required to obtain insurance coverage that protects the City of Placerville, its officers, and employees against any claims related to bodily injury or property damage arising from activities associated with the permitted project.

- The liability policy must provide minimum coverage of \$1,000,000 for bodily injury and \$500,000 for property damage.
- A Certificate of Insurance must be submitted to the City confirming that coverage is in effect and that the City and its officials are named as insured.
- Workers' Compensation and Employers Liability Insurance must cover all employees of the permittee, in accordance with California State law.
- (If applicable), Professional Liability Insurance must also be provided, with coverage limits of no less than \$1,000,000.

The Additional Insured Endorsement must include a direct reference to both the Policy Number and the Named Insured, consistent with what appears on the Certificate of Insurance.

Additional Covered Party - Name of Person/Organization: The City of Placerville, including its agents, officers, and employees, must be named as additional insured. This designation applies solely to operations conducted under this permit.

Primary Insurance – The endorsement must clearly state that the coverage provided shall apply as Primary and Non-Contributory. Any other insurance maintained by the City of Placerville shall be considered excess only and shall not contribute with the insurance offered under this policy.

This provision shall apply to all liability insurance policies, excluding Workers' Compensation and Professional Liability Insurance policies.

The insurer will not cancel the insured's coverage without a 30-day written notice to the City of Placerville.

Insurance coverage must remain valid for the entire duration of the permitted activity. If the work extends beyond the original coverage period, the policy must be renewed to ensure uninterrupted protection until the project is fully complete.

Certificate Holders should be listed on certificate as follows:

City of Placerville, its Agents,
Officers and Employees are Named as Additional Insured
3101 Center Street
Placerville, CA 95667



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERs NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NAME OF INSURANCE COMPANY ADDRESS CITY, STATE, ZIP CODE	CONTACT NAME OF AGENT PHONE (A/C, No. Ext): AGENCY PHONE NUMBER	FAX (A/C, No.):
	E-MAIL ADDRESS: AGENCY EMAIL	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED NAME OF VENDOR ADDRESS CITY, STATE, ZIP CODE	INSURER A: INSURANCE CARRIER (S) NAMES	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:				
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.								
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> <input type="checkbox"/> GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:	X	X	POLICY NUMBER	Must be valid for duration of permit activity, to be renewed until work is complete		EACH OCCURRENCE \$ 1,000,000	
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
							MED EXP (Any one person)	\$
							PERSONAL & ADV INJURY	\$
							GENERAL AGGREGATE	\$ 1,000,000
							PRODUCTS - COMP/OP AGG	\$
	\$							
	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000	
						BODILY INJURY (Per person)	\$	
						BODILY INJURY (Per accident)	\$	
						PROPERTY DAMAGE (Per accident)	\$	
							\$	
							\$	
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$:					EACH OCCURRENCE	\$	
						AGGREGATE	\$	
							\$	
							\$	
							\$	
							\$	
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N N / A				PER STATUTE	OTH- ER	
						E.L. EACH ACCIDENT	\$	
						E.L. DISEASE - EA EMPLOYEE	\$	
						E.L. DISEASE - POLICY LIMIT	\$	
							\$	
							\$	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

(ENTER NAME OF THE EVENT) IN THE (ENTER STATE OFFICE BUILDING NAME AND LOCATION) ON (ENTER DATE).*

SAMPLE ONLY

CERTIFICATE HOLDER

CANCELLATION

CITY OF PLACERVILLE ENGINEERING DEPARTMENT 3101 CENTER STREET PLACERVILLE, CA 95667	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SAMPLE ONLY

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations
City of Placerville, its agents, officers and employees are named as additional insured	

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or**

- 2. Available under the applicable Limits of Insurance shown in the Declarations;**

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1)** The additional insured is a Named Insured under such other insurance; and

- (2)** You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

SAMPLE ONLY