



## **CITY OF LAGUNA NIGUEL**

Public Works/Engineering  
30111 Crown Valley Parkway • Laguna Niguel, California 92677  
Phone/949•362•4337 Fax/949•362•4385

### **PUBLIC WORKS PERMITS REQUIREMENTS FOR CERTIFICATES OF INSURANCE**

1. A Certificate of Liability (ACORD 25 or similar form) is to be issued by Contractor's insurance company. See Exhibit "A" attached.
2. The amount of Commercial General Liability insurance required is \$1,000,000.00 per occurrence/\$2,000,000.00 general aggregate, for bodily injury, personal injury and property damage.
3. The General Liability coverage box should be checked "occurrence."
4. The amount for Commercial Auto Liability insurance required is \$1,000,000 combined single limit (CSL) per accident, "Any Auto".
5. The policy period shown must cover the permit date(s).
6. The City of Laguna Niguel, Public Works Department must be listed as Certificate Holder.
7. The City of Laguna Niguel, its officials, employees and volunteers must be named as additional insured. An additional insured endorsement must accompany the certificate of insurance. See Exhibit "B" attached.
8. Insurance must be provided by a California admitted insurer with a current A.M. Best Guide Rating of A-, Class VII or better.
9. Certificates of Insurance shall provide that 30 day written notice shall be given to the City in the event of cancellation, non-renewal and/or reduction in coverage and 10 day notice for non-payment of premium.
10. Please attach the certificate of insurance during the permit application submittal via Citizen Self Service (CSS) Portal.

If you have any questions, please contact the Public Works Department at (949) 362-4337.

## EXHIBIT "A"



## 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 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  (Broker Name) (Broker Address) (Broker Phone Number)		CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS: PRODUCER CUSTOMER ID #:	FAX (A/C, No):
INSURED  (Insured Entity/Contractor Name) (Insured Entity/Contractor Address)		INSURER(S) AFFORDING COVERAGE  INSURER A: (Underwriter Name) INSURER B: (Underwriter Name, if applicable) INSURER C: INSURER D: INSURER E: INSURER F: REVISION NUMBER:	NAIC #

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	
	COMMERCIAL GENERAL LIABILITY	<input type="checkbox"/>	<input type="checkbox"/>	CLAIMS-MADE	<input type="checkbox"/>	OCCUR			
GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC									
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	
	ANY AUTO	<input checked="" type="checkbox"/>							
	ALL OWNED AUTOS	<input type="checkbox"/>							
	SCHEDULED AUTOS	<input type="checkbox"/>							
	HIRE AUTOS	<input type="checkbox"/>							
NON-OWNED AUTOS									
	UMBRELLA LIAB	<input type="checkbox"/>	OCCUR					EACH OCCURRENCE AGGREGATE	
	EXCESS LIAB	<input type="checkbox"/>	CLAIMS-MADE						
	DEDUCTIBLE	<input type="checkbox"/>							
	RETENTION \$	<input type="checkbox"/>							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	<input type="checkbox"/>	Y / N					WC STATUTORY LIMITS	OTHR
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	<input type="checkbox"/>	N / A					E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	
	(Mandatory in NH)								
	If yes, describe under DESCRIPTION OF OPERATIONS below								

## DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

The City of Laguna Niguel, its officials, employees and volunteers are named Additional Insured.

Insurer will provide the City with 30 days written notice of cancellation, non-renewal or reduction in coverage and 10 days notice for nonpayment of premium. This insurance is primary to any insurance or self-insurance maintained by the City, its officials, employees and volunteers.

## CERTIFICATE HOLDER

## CANCELLATION

City of Laguna Niguel Public Works Department 30111 Crown Valley Parkway Laguna Niguel, CA 92677	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 (signature)

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EXHIBIT "B"

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY  
CG 20 10 07 04

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

**SCHEDULE**

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
The City of Laguna Niguel, its officials, employees and volunteers.	

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.

**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.

