

INSURANCE REQUIREMENTS

REQUIRED INSURANCE

The City of Orange City requires anyone who is performing any work including the delivery of supplies or materials on any City owned property to provide the following forms of insurance:

- Automobile Liability
- General Liability
- Worker's Compensation

The City of Orange City has established standard insurance requirements that apply to the majority of City projects/purchases. Prospective Bidders are directed to thoroughly read all Quotes, Invitation to Bids (ITB), Request for Proposals (RFP) and Request for Statement of Qualifications (RSQ) specifications for any exceptions to the standard requirements and check with your insurance agent to make sure that you comply with all of the City's insurance requirements before submitting a response.

CITY OF ORANGE CITY STANDARD INSURANCE REQUIREMENTS

The awarded Contractor, Consultant or individual will be required to name the City of Orange City as an additional named insured for **General Liability and provide a copy of the endorsement**. A current insurance record will be provided to the City prior to any Work. The awarded Contractor, Consultant or individual is required to maintain insurance throughout the project.

Minimal Insurance Limits:

A. Workers' Compensation shall be maintained by the awarded Contractor, Consultant or individual for all employees engaged in the Work in accordance with the laws of the State of Florida. Employers' Liability Insurance shall be maintained at limits not less than the following.

- \$500,000 Each Accident
- \$500,000 Each Employee
- \$500,000 Policy Limit for Disease

B. Commercial General Liability Insurance shall be maintained with limits not less than the following:

- \$1,000,000 Bodily Injury & Property Damage-each occurrence
- \$1,000,000 Personal & Advertising Injury-each occurrence
- \$2,000,000 General Aggregate
- \$2,000,000 Products/Completed Operations Aggregates limit
- \$5,000 Medical Payments

Coverage shall include Contractual Liability and Independent Contractors Liability.

C. Automobile Liability Insurance shall be maintained by with a combined single limit of not less than \$1,000,000 Bodily Injury and Property Damage in accordance with the laws of the State of Florida, as to the ownership, maintenance, and use of all owned, non-owned, leased or hired vehicles.

D. Professional Liability Insurance if applicable, shall be maintained by with a combined single limit of not less than \$1,000,000, protecting the award Contractor, Consultant or individual against claims of the City for negligence, errors, mistakes, or omissions in the performance of services to be performed and furnished.

E. Other Required Insurance Coverage where unusual operations are necessary to complete the work, such as Longshoremen and Harbor Workers' Exposures, use of aircraft or watercraft, use of explosives, and any high risk circumstances. No aircraft, watercraft or explosives shall be used without the express advance written approval of the City.

These standard insurance requirement shall apply to all subcontractors and suppliers and shall be the responsibility of the prime Contractor, Consultant or Individual to enforce.