

Insurance Requirements

LIABILITY INSURANCE: The City requires a Certificate of Insurance from your insurance company. Minimum amount of insurance under General Liability are as follows: General Liability: \$2,000,000.00 combined single limit per occurrence for bodily injury, personal injury and property damage.

If Commercial General Liability Insurance or other form with a general aggregate limit is used, the general aggregate limit shall be \$3,000,000.00. General Liability insurance must be on an "occurrence basis." The City will not accept insurance that is on a "claims made" basis. The Certificate of Liability Insurance must state the following: State the Project/Event and then "THE CITY OF OREM, ITS' ELECTED AND APPOINTED OFFICIALS, OFFICERS, EMPLOYEES AND VOLUNTEERS ARE LISTED AS ADDITIONAL INSURED, PURSUANT TO THE ATTACHED ENDORSEMENT.

Please be certain to attach the endorsement to the certificate of insurance. Certificates without the endorsement will not be accepted. Under Certificate Holder, it should read as follows: CITY OF OREM, ITS' ELECTED AND APPOINTED OFFICIALS, OFFICERS, EMPLOYEES AND VOLUNTEERS. 56 N STATE STREET, OREM UT 84057 WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY: Workers' compensation limits required by Utah State Law and Employer's Liability Limits as required by the contract. Often the contract will require limits of \$500,000.00 per accident.

Some contracts will not require this insurance. Please NOTE the following is part of the contract: The CITY, its officers, officials, employees and volunteers shall be covered as additional insureds as respects: liability arising out of activities performed by or on behalf of

CONTRACTOR, including the insured's general supervision of CONTRACTOR; products and completed operations of CONTRACTOR; premises owned, occupied or used by CONTRACTOR; or automobiles owned, leased, hired or borrowed by CONTRACTOR.

The coverage shall contain no special limitations on the scope of protection afforded to the OWNER, its officers, officials, employees or volunteers. The applicant shall hold harmless, indemnify and defend the City of Orem from any liability claims, losses or damages arising or alleged to arise from the work covered by any permit but not including the sole negligence of the City of Orem.