

Insurance Requirements Summary:

Attached is a copy of the City's Insurance Requirements. The requirements that apply to all grantees/vendors/contractors/loan recipients are the first three; commercial general liability, automobile liability, worker's compensation and employer's liability. Any other requirements are conditioned upon the scope of work. If they do not apply to the scope of work for the grantee/vendor/contractor/loan recipient, they may be ignored.

If the grantee/vendor/contractor/loan recipient is a professional that requires a license to perform their work (i.e., Architect, Engineer, Physician, Psychologist, Attorney, CPA etc.), they will be required to provide evidence of Professional Liability insurance appropriate to their profession.

All grantees/vendors/contractors/loan recipients need to provide us with the following:

1. Certificate of insurance evidencing the three types of coverages named above and the limits stated in the requirements.
 - a. The **"Description of Operations"** box must include the following language; The City of Oakland, its councilmembers, directors, officers, employees, agents, and volunteers are named as additional insured.
 - b. The "Certificate Holder" must be the City of Oakland department and address of the employee identified as the Project Manager.
2. An additional insured endorsement to the general liability policy naming: "the City of Oakland, its councilmembers, directors, officers, employees, agents, and volunteers as additional insured." The policy number must be on the endorsement.
3. A Workers' Compensation Waiver of Subrogation in favor of the City of Oakland. The policy number must be on the endorsement.