

INSURANCE REQUIREMENTS MATRIX

 CITY OF SANFORD HUMAN RESOURCES/RISK MANAGEMENT DEPARTMENT	MINIMUM INSURANCE LIMITS BY TYPE OF PROJECT / AGREEMENTS / EXPOSURE				
	Contracts and Construction Projects - NO UNUSUAL HAZARDS (Under \$25,000)	Contracts and Construction Projects - NO UNUSUAL HAZARDS (\$25,000 to \$99,999)	Contracts and Construction Projects - NO UNUSUAL HAZARDS (\$100,000 to \$500,000)	Contracts and Construction Projects (Over \$500,000 and/or UNUSUAL HAZARDS)	Professional Services (Construction Services, Architects / Engineers / Consultants, Professional Consultants, IT/Computer Systems Related) (ANY SIZE)
COMMERCIAL GENERAL LIABILITY					
General Aggregate	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$1,000,000
Products & Completed Operations Aggregate	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$1,000,000
Personal and Advertising Injury	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
Each Occurrence	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000
Project Specific Aggregate (Per Job/Per Location)			\$2,000,000	\$2,000,000	
Sexual Harassment, abuse and molestation	If applicable	If applicable	If applicable	If applicable	If applicable
GARAGE KEEPERS (when required) Aggregate	THE CITY WILL ANALYZE ON A CASE-BY-CASE BASIS.				
GARAGE LIABILITY (when required) Aggregate	THE CITY WILL ANALYZE ON A CASE-BY-CASE BASIS.				
AUTOMOBILE LIABILITY					
Combined Single Limit	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	If vehicles on site				If vehicles on site
WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY					
A. Workers Compensation	Statutory*	Statutory*	Statutory*	Statutory*	Statutory*
B. Employers' Liability					
Employer's Liability/Accident	\$500,000	\$500,000	\$500,000	\$1,000,000	\$500,000
Disease Policy Limit	\$500,000	\$500,000	\$500,000	\$1,000,000	\$500,000
BUILDER'S RISK					
Including Fire, Wind & Flood as applicable			100% Completed Value	100% Completed Value	
POLLUTION LIABILITY					
Bodily Injury & Property Damage			\$1,000,000 (if applicable)	\$1,000,000 (if applicable)	
PROFESSIONAL LIABILITY / ERRORS AND OMISSIONS LIABILITY					
Policy Aggregate	\$500,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000
Bodily Injury & Property Damage	\$500,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000 (if applicable)	\$1,000,000
CYBER / PRIVACY LIABILITY					
Data Breach, Media Content, Privacy Liability, Network			\$5,000,000	\$5,000,000	\$5,000,000

INSURANCE CARRIER FINANCIAL STABILITY (AM BEST RATING)	All Insurance carrier(s) must have a minimum financial rating of A-, VII or better . Financial Ratings can be verified at: www.ambest.com
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NOTES OF IMPORTANCE	The City of Sanford must be named as Additional Insured on all policies EXCEPT workers' compensation and professional liability policies.
	If Professional Liability is written on a Claims Made basis, coverage must be provided for not less than three(3) years after project completion.
	* Statutory Workers Compensation may not be waived.
	Follow form umbrella or excess liability policies can supplement the underlying general and auto liability to satisfy the coverage limits required.
<i>The above limits are minimum standards, and this document is to be utilized as a guide only. Each Scope of Work and estimated cost should be reviewed to determine appropriate limits and/or exceptions. ANY CHANGES TO THE COVERAGE REQUIREMENTS DETAILED IN THIS DOCUMENT SHALL BE APPROVED BY CITY OF SANFORD CITY MANAGER OR ASSISTANT CITY MANAGER.</i>	

DEFINITIONS	
COMMERCIAL GENERAL LIABILITY	Protects the insured against liability claims for bodily injury and property damage due to negligence.
AUTOMOBILE LIABILITY	Protects the insured against financial loss because of legal liability for automobile-related injuries or property damage to others caused by an insured auto.
WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY	Protects employer's exposures arising out of injuries sustained by employees.
BUILDER'S RISK	Designed to cover property in the course of construction.
POLLUTION LIABILITY	Designed to cover contamination of an environment by substances regarded as pollutants.
PROFESSIONAL LIABILITY / ERRORS & OMISSIONS LIABILITY	Protects the insured against liability claims arising out of damages caused by errors, omissions, or failure to perform a service.
CYBER / PRIVACY LIABILITY	Designed to cover consumers of technology services or products.