

Insurance Requirements for Encroachment Permits

ENC-002

Purpose: To identify the insurance requirements to obtain a encroachment permit.

Definition: An encroachment permit authorizes activity in the County's public rights-of-way in accordance with Section 15-8 of the Sonoma County Code.

Requirements: Permittee shall maintain and require its subcontractors and agents to maintain insurance as described below unless such insurance has been expressly waived by the attachment of a Waiver of Insurance Requirements.

1. Workers' Compensation Insurance & Employers Liability Insurance

- a. Required if Permittee has employees.
- b. Workers' Compensation insurance with statutory limits as required by the Labor Code of the State of California.
- c. Employers Liability with limits of 1,000,000 per Accident; 1,000,000 Disease per employee; 1,000,000 Disease per policy.
- d. **Required Evidence of Coverage:** Certificate of Insurance.

2. General Liability Insurance

- a. Commercial General Liability Insurance on a standard occurrence form, no less broad than ISO form CG 00 01.
- b. Minimum Limits: 1,000,000 per Occurrence; 2,000,000 General Aggregate; 2,000,000 Products/Completed Operations Aggregate.
- c. Permittee shall disclose any deductible or self-insured retention in excess of \$25,000 and such deductible or self-insured retention must be approved in advance by County. Permittee is responsible for any deductible or self-insured retention.
- d. "County of Sonoma, It's Officers and Employees" Attn: PRMD 2550 Ventura Ave., Santa Rosa, CA 95403, shall be additional insureds for liability arising out of the permittee's ongoing operations for which the County of Sonoma has issued a permit. (ISO endorsement CG 20 12 or equivalent.)
- e. The insurance provided to County, et al. as additional insureds shall apply on a primary and non-contributory basis with respect to any insurance or self-insurance program maintained by them.
- f. The policy shall cover inter-insured suits between County and permittee and include a "separation of insureds" or "severability" clause which treats each insured separately.
- g. **Required Evidence of Coverage:**
 - i. Copy of the additional insured endorsement or policy language granting additional insured status; and
 - ii. Certificate of Insurance.

Note: For events taking place at airports and/or marinas, additional evidence of coverage is required.

3. Automobile Liability Insurance

- a. Minimum Limits: \$1,000,000 combined single limit per accident.
- b. Coverage shall apply to all owned autos. (Required if Permittee owns vehicles.)
- c. Coverage shall apply to all hired and non-owned vehicles.
- d. **Required Evidence of Coverage:** Certificate of Insurance.

4. Standards for Insurance Companies: Insurers shall have an A.M. Best's rating of at least A:VII.