

CERTIFICATE OF INSURANCE CHECKLIST
CONSTRUCTION AND/OR MAINTENANCE (low risk projects)

This checklist is a synopsis of the District's insurance requirements. The formal contract documents should be referred to for all requirements. Use the checklist to verify that insurance and ENDORSEMENT FORMS are submitted correctly to the District. Please submit one (1) complete package.

IMPORTANT - ENDORSEMENT FORMS are required to be attached to the Certificate of Insurance. Typed statements on a certificate are not accepted in lieu of the forms.

BROKERS - contact the insurance company underwriter for questions. Underwriters, regardless of the insurance company, have great knowledge and can provide the endorsement forms.

ADDITIONAL INSURED: Joshua Basin Water District, its Directors, officers, employees, authorized volunteers and agents.

Pollution or Professional Liability insurance may be required based on service.

The contractor only has a few days to provide the District a completed package before losing the award. Brokers should work with their customer to determine the time frame.

GENERAL

- Insurance carrier rating must be A VII or better rating. Visit www.ambest.com to check.
- The policy dates must fall within the job dates and are current.

COMMERCIAL GENERAL LIABILITY

- General liability is on an "occurrence" basis, not "claims-made."
- Each Occurrence \$2,000,000.00
- Personal/Advertising Injury \$1,000,000.00
- General Aggregate \$4,000,000.00
- Products/Completed Operations Aggregate \$4,000,000.00
- Additional Insured Endorsement Form(s)
 - Option 1: One endorsement that covers "your work" (no distinction between ongoing operations and completed operations). (i.e. – CG 20 10 11 85)
 - Option 2: Two endorsements – you must have both.
One endorsement that covers "your work" as it relates to ongoing operations. (i.e. – CG 20 10 10 01)
One endorsement that covers "your work" as it relates to completed operations. (i.e. – CG 20 37 10 01)
 - Option 3: BLANKET ENDORSEMENT - covering one or more of the above endorsement(s) with words "as required by written contract/agreement."
- Primary Non-Contributory Wording
 - Option 1: Can be included on the Additional Insured endorsement.
 - Option 2: Can be reflected in a separate endorsement of its own.

AUTOMOBILE

- Combined Single Limit \$1,000,000.00
- "Any Auto" box should be checked (preferred)
If not "Any Auto", then three boxes must checked as follows:
 - Option 1: "All Owned Autos", "Hired Autos" & "Non-Owned Autos"
 - Option 2: "Scheduled Autos", "Hired Autos" & "Non-Owned Autos"
- Additional Insured Endorsement

WORKERS' COMPENSATION

- Workers Compensation provides Statutory Limits & Employers' Liability.
Employer's Liability Limits:
 - E.L. Each Accident \$1,000,000.00
 - E.L. Disease – Each Employee \$1,000,000.00
 - E.L. Disease – Policy Limit \$1,000,000.00

- Waiver of Subrogation or Transfer of Rights Recovery Endorsement

DEDUCTIBLES/SELF-INSURED RETENTION

- Insured must disclose any deductibles higher than \$5,000 on any of the coverage outlined above.