



City of Chico - Community Organizations Insurance Requirements - Information Sheet

Commercial General liability insurance from one or more U.S. domiciled insurance companies licensed to do business in the State of California with an A.M. Best Company rating of “B” or better, or in the alternative, an unlicensed U.S. domiciled company or companies with a rating of “A”, which provides coverage for bodily injury, personal injury and property damage liability in the amount of at least \$1,000,000 per occurrence, and \$2,000,000 in the aggregate, with a maximum policy deductible of \$500. Only an Occurrence policy is acceptable.

Said insurance coverage shall be evidenced by a **certificate of insurance with policy endorsements** and shall be executed by an authorized official of the insurer(s). Please attach to the certificate of insurance an endorsement form(s) to provide the following:

1. Name the City of Chico, its officers, boards and commissions, and members thereof, its employees and agents as **additional insured** as respects to any liability arising out of the activities of the named insured. A **CG 2026 endorsement form** or equivalent is required.
2. State that the insurance coverages afforded by this policy shall be **primary insurance** as respects to the City of Chico, its officers, employees, and agents. Any insurance or self-insurance maintained by the City of Chico, its officers, employees, or agents shall be in excess of the insurance afforded to the named insured by this policy and shall not contribute to any loss.

The above language can be included on the additional insured endorsement form, a separate endorsement form, or a photocopy of the language from the policy (typically found in the section which discusses “Other Insurance” and “Methods of Sharing”) is also acceptable as evidence of primary coverage.

3. Thirty-day notice of cancellation or material change in coverage (10 days for non-payment is acceptable).

SEXUAL MISCONDUCT INSURANCE REQUIREMENTS - MAY BE REQUIRED IF YOUR ORGANIZATION PROVIDES SERVICES TO CHILDREN OR THE DISABLED

In addition to the general liability insurance required to be provided under the funding agreement, the community organization shall obtain and maintain sexual molestation and/or physical abuse liability coverage in the amount of \$250,000 per occurrence and \$500,000 in the aggregate, subject to the same company rating requirements (“A” if not California admitted; “B” if admitted in California) and maximum \$500 policy deductible as is required for the general liability insurance coverage. Such coverage shall be evidenced by a certificate of insurance with the same policy endorsements required for the general liability insurance coverage.

Please provide this information to your insurance agent.

Questions - call Risk Management at (530) 879-7903.

Send certificate with endorsements to:

City of Chico, Risk Management, P.O. Box 3420, Chico, CA 95927.