

Insurance Requirements

Insurance Submission

The Certificate of Insurance, required endorsements, waivers, and declarations should be sent directly to the City of Chico’s Risk Management Office.

The City of Chico’s preferred method for certificate submission is email. Emailed certificates should be sent to risk-management@chicoca.gov. Certificates that have been emailed should not also be sent in hard copy to the City.

Certificates may be sent to the City via fax: (530) 895-4733 or

USPS: City of Chico, Human Resources & Risk Management, P.O. Box 3420, Chico, CA 95927.

Minimum Requirements for all Agreements & Permits

- Certificate of Insurance Listing the City as Named Insured:** The City of Chico, its officers, boards and commissions, and members thereof, its employees and agents
- Policy Type:** An Occurrence policy is required
- Additional Insured Endorsement:** Non-ISO forms must be at least as broad as the specified ISO form listed in the requirements.
- Primary & Non-Contributory Endorsement:** Primary and non-contributory language must be endorsed or included in the policy form.
- Notice of Cancellation:** Thirty (30) day prior notice of cancellation or material change in coverage. Ten (10) day notice for non-payment of premium is acceptable.

Requirements by Agreement & Permit Type

<i>Contractual Services</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Auto Liability: \$500,000 per occurrence <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
<i>Encroachment Permits</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
<i>Encroachment Permits - Requiring Excavating/Digging</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)
<i>Lease Agreements</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 11 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
<i>Outdoor Café Permits</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)
<i>Park or Street Closure Permits</i>	<ul style="list-style-type: none"> <input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement

Professional Services/Service Provider Agreements	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Professional Liability: \$1,000,000 per occurrence <input type="checkbox"/> Auto Liability: \$500,000 per occurrence <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
Professional Services/Service Provider Agreements - Design or Environmental Services	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Professional Liability: \$1,000,000 per occurrence <input type="checkbox"/> Auto Liability: \$500,000 per occurrence <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Professional Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)
Public Works Contracts	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 & CG 20 37 or CG 20 38 & CG 2037 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Workers Compensation Waiver of Subrogation
Public Works Contracts - Major Construction	<input type="checkbox"/> General Liability: \$2,000,000 per occurrence and \$4,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 & CG 20 37 or CG 20 38 & CG 2037 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s) <input type="checkbox"/> Workers Compensation Waiver of Subrogation
Subdivision Improvements	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 & CG 20 37 or CG 20 38 & CG 2037 <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> General Liability Declarations: Must include the Policy Declarations, Coverage Part, and Schedule of Forms (Endorsement/Exclusions List) Page(s)
Tow Services	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Auto Liability: Minimum amount of \$500,000 combined single limit for each occurrence <input type="checkbox"/> Garage Keepers: Minimum amount of \$100,000 <input type="checkbox"/> On-Hook Liability: Minimum amount of \$50,000 <input type="checkbox"/> Additional Insured Endorsement: CG 20 10 or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
Vehicle for Hire Permits	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Auto Liability: Minimum amounts of \$100,000 per person and \$300,000 per occurrence, and \$50,000 property damage <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26 <input type="checkbox"/> Primary & Non-Contributory Endorsement
Vend, Peddle, Hawk Permits	<input type="checkbox"/> General Liability: \$1,000,000 per occurrence and \$2,000,000 in the aggregate <input type="checkbox"/> Primary & Non-Contributory Endorsement <input type="checkbox"/> Additional Insured Endorsement: CG 20 12 * or CG 20 26

* **ADDITIONAL INSURED ENDORSEMENT FOR PERMITS:** Please note that the City cannot accept a CG 2010 or CG 2013, or equivalent, additional insured endorsement for permits.