At a minimum, the City requires the following:

Proof of General Liability Insurance in the amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, personal injury and property damage.

Proof of Automobile Liability Insurance in the amount of one million dollars (\$1,000,000.00) per occurrence.

Proof of Workers' Compensation insurance as required by the State of California with Statutory Limits and Employer's Liability insurance with a limit of no less than one million dollars (\$1,000,000.00) per accident for bodily injury or disease.

The City allows for a five thousand dollar (\$5,000.00) deductible for General Liability and a one thousand dollar (\$1,000.00) deductible for automobile liability insurance. The City does not allow Self-Insured Retentions (SIR).

In addition to the Certificate of Insurance (COI) naming the "City of Huntington Beach, its officers, elected or appointed officials, employees, agents and volunteers" as an additional insured, the City also requires a separate additional insured endorsement for the General Liability policy covering both ongoing and completed operations. On this separate additional insured endorsement, the City must be named as an additional insured using the specific wording quoted above.

Please provide verbiage on your insurance separate additional insured endorsement or on a separate document that your "insurance coverage contained is Primary and Non-Contributory

NOTE If you are unable to meet any of the City's insurance requirements (excluding those instances where automobile liability and/or workers' compensation liability insurance do not apply), you can request to waive those requirements. However, a waiver request, once received, takes at least 7-10 business days for review. All other insurance documents must be included with the waiver request as the insurance will be reviewed in its entirety.