

Exhibit B
City of San Buenaventura
Encroachment Permits Insurance Matrix

Coverage Types and Limits:

Prior to commencing performance of the services required by this Agreement, and at all other times this Agreement remains in effect, the Contractor shall procure and maintain in full force and effect all of the insurance required below:

<p>1) Commercial General Liability Combined Single Limit or per Occurrence Commercial General Liability Aggregate Policy must issued from an insurance company that is licensed to do business in the state of California and has an A.M. Best rating of at least "B," and that provides insurance coverage for all liabilities arising out of or in any way related to the encroachment and/or excavation work authorized by such permit.</p> <p>Where a permit applicant who owns and resides on the property adjoining the portion of the public right-of-way or city utility easement in which the encroachment is to be made or the excavation work is to be performed, the permit applicant may comply with the insurance requirements of this chapter by filing with the administrator a copy of the applicant's homeowner's insurance policy with liability limits of at least \$300,000.00, in lieu of the general liability insurance otherwise required by this section.</p> <p>The insurance required by this chapter shall be in the amount of at least \$1,000,000.00, combined single limit, except that where the city's risk manager determines that work authorized by a permit issued pursuant to this chapter involves unusual risks that expose the city to liabilities in excess of \$1,000,000.00, then such insurance shall be in an amount that the city's risk manager determines is necessary to fully cover the city's exposure to all such risks.</p>	<p>\$1 million \$2 million</p>
<p>2) Primary and Non-Contributory Endorsement on Commercial General Liability policy</p>	<p>x</p>
<p>3) "Blanket" ("Automatic") Additional Insured Endorsement covering premises liability, ongoing operations and completed operations <u>or a combination of</u> Additional Insured Endorsement covering Premises and Ongoing Operations (ISO CG 20 10 or Equivalent) <u>AND</u> Additional Insured Endorsement covering Completed Operations (ISO CG 20 37 or Equivalent)</p>	<p>x x x x</p>

Additional Requirements pertaining to insurance:

- 4) Such policy(s) must be issued by an insurance company licensed to do business in the State of California with an *AM Best* rating of not less than B, VII. The policy must provide insurance coverage for all liabilities arising out of or in any way related to the encroachment and/or excavation work authorized by such permit.
- 5) The **Description** box of the certificate must include the following language:
The City of San Buenaventura, its officers, employees and agents shall be named as an additional insured under the General Liability policy. All Liability policies are Primary and Non-Contributory. 30 day notice of cancellation will be provided to the Certificate Holder.
- 6) A Certificate of Insurance must include the following language in the **Certificate Holder** box:
*City of San Buenaventura, its officers, officials, agents, employees and volunteers
501 Poli Street
Ventura, CA 93002*

Note: This matrix is based on the requirements listed in Sec. 18.100.140 of the City of San Buenaventura Municipal Code. Insurance requirements may change with future amendments of this ordinance.

Source:

Per Sec. 18.100.140 of the Administrative Policies and Procedures:

- A. **Insurance Requirements.** Except as otherwise provided in this section, no permit shall be issued pursuant to this chapter unless and until the permit applicant obtains a comprehensive general liability insurance policy from an insurance company that is licensed to do business in the state of California and has an A.M. Best rating of at least "B," and that provides insurance coverage for all liabilities arising out of or in any way related to the encroachment and/or excavation work authorized by such permit.
- B. **Amount of Insurance.** The insurance required by this chapter shall be in the amount of at least \$1,000,000.00, combined single limit, except that where the city's risk manager determines that work authorized by a permit issued pursuant to this chapter involves unusual risks that expose the city to liabilities in excess of \$1,000,000.00, then such insurance shall be in an amount that the city's risk manager determines is necessary to fully cover the city's exposure to all such risks.
- C. **Acceptance of Homeowners Insurance** in lieu of Comprehensive Liability Insurance. Where a permit is issued pursuant to the provisions of this chapter that authorizes an encroachment or excavation in a public right-of-way or city utility easement that is to be undertaken by a permit applicant who owns and resides on the property adjoining the portion of the public right-of-way or city utility easement in which the encroachment is to be made or the excavation work is to be performed, the permit applicant may comply with the insurance requirements of this chapter by filing with the administrator a copy of the applicant's homeowner's insurance policy with liability limits of at least \$300,000.00, in lieu of the general liability insurance otherwise required by this section.
- D. **Form of Insurance.** The insurance required by this chapter shall include an endorsement naming the city, the city's officers, employees and agents as additional insureds under the coverage afforded, shall be primary with respect to any other insurance available to the city, shall include a severability of interest (cross-liability) clause, shall require the insurer to provide the city at least 30 days prior notice of cancellation, and shall otherwise be in a form approved by the city's risk manager.
- E. **Proof of Insurance.** Proof of insurance required by this chapter shall be in a form approved by the city's risk manager and shall be filed with the administrator prior to the issuance of a permit pursuant to this chapter.