

INSTRUCTIONS FOR SUBMITTING PROOF OF INSURANCE TO THE BOARD OF PUBLIC WORKS

(Share this information with your insurance agent or broker.)

CONTACT INFORMATION:

Direct all correspondence, questions, and request for additional forms, etc., to the contacts listed below. To download Insurance Forms please go to www.bpw.lacity.org/. Insurance documents can be mailed, faxed or sent electronically to:

Insurance Coordinator
Grace Hernandez
Grace.Hernandez@lacity.org

Board of Public Works
200 N. Spring Street,
Rm., 355, City Hall
Los Angeles, CA 90012

Phone: 213-978-0264
Fax: 213-978-0278
www.bpw.lacity.org/

1. Agreement/Reference All evidence of insurance must identify the nature of your business with the CITY. **Important:** Clearly show any assigned number of a bid, contract, lease, permit, etc., or give the project name and the job site or street address to ensure that your submission will be properly credited. Provide the **types of coverage, and the minimum dollar amounts** specified on the Required Insurance and Minimum Limits sheet (Form Gen. 146) included in your CITY documents.

2. When to submit Normally, no work may begin until the Office of the City Administrative Officer, Risk Management insurance approval number has been obtained, so documents should be submitted as early as practicable. For **As-needed Contracts**, insurance need not be submitted until a specific job has been awarded. **Design Professionals** coverage for new construction work may be submitted simultaneously with final plans and drawings, but before construction commences.

3. Acceptable Evidence and Approval:

An Insurance Industry Certificate of Insurance (such as an **ACORD** Certificate) containing the Following is the preferred form of evidence of insurance:

- A provision for a (30) thirty-day written cancellation notice and (10) ten-day for non-payment of premium;
- A written endorsement naming the *CITY as Additional Insured* in the **Description of Operations box** on the certificate.
- An attached *hard copy* of the Additional Insured Endorsement of the policy, naming the CITY An additional insured, completed by your insurance company or its designee.
- If the policy includes an automatic or blanket additional insured endorsement, the ACORD Certificate must state that the CITY is covered by this endorsement.
- For property Insurance, an endorsement naming the CITY an Additional Named Insured and As a Loss Payee as Its Interests May Appear is required on the policy.
- All evidence of insurance must be authorized and signed by a person with authority to bind Coverage, whether that is the authorized agent/broker or insurance underwriter.

Acceptable Alternatives to Insurance Industry Certificates of Insurance:

- **Binders and Cover Notes** are acceptable as interim evidence for up to 90 days from date of approval.

Additional Insured Endorsements DO NOT apply to the following:

- Indication of compliance with statute, such as Workers' Compensation Law or the California Financial Responsibility Law for Automobile Liability.
- Professional Liability insurance.

Completed Insurance Industry Certificates of Insurance can be sent electronically to (Grace.Hernandez@lacity.org) or faxed to the Office of the Board of Public Works Insurance Section, to **(213) 978-0278**. Electronic submission is the preferred method of submitting your documents. **Verification of approved insurance** may be obtained by checking the Office of the City Administrative Officer, Risk Management, Insurance & Bonds Compliance System at <http://ibts.lacity.org>.

4. Renewal: When an existing policy is renewed (annually, or anytime your policy number changes), please submit an Insurance Industry Certificate of Insurance with a renewal endorsement of Additional Insured attached.

5. Alternative Programs/Self-Insurance Risk financing mechanisms such as Risk Retention Groups, Risk Purchasing Groups, off-shore carriers, captive insurance programs and self- insurance programs are subject to separate approval after the CITY has reviewed the relevant audited financial statements. To initiate a review for approval of your program, you should complete and submit the Applicant's Declaration of Self Insurance form to (Grace.Hernandez@lacity.org) the Office of the Board of Public Works, Insurance Section.

6. General Liability insurance covering your operations (and products, where applicable) is required whenever the CITY is at risk of third-party claims which may arise out of your work or your presence or special event on CITY premises. Sexual Misconduct coverage is a required coverage when the work performed involves minors. Fire Legal Liability is required for persons occupying a portion of CITY premises. (Information on two City insurance programs, the SPARTA program, an optional source of low-cost insurance which meets most minimum requirements, and PROMPT COVER, which provides liability coverage for short-term special events on CITY premises or streets, is available at www.2sparta.com, or by calling (800) 420-0555.)

7. Automobile Liability insurance is required only when vehicles are used in performing the work of your Contract or when they are driven off-road on CITY premises; it is not required for simple commuting unless CITY is paying mileage. However, compliance with California law requiring auto liability insurance is a contractual requirement.

8. Errors and Omissions coverage will be specified on a project-by-project basis if you are working as a licensed or other professional. The length of the claims discovery period required will vary with the circumstances of the individual job.

9. Workers' Compensation and Employer's Liability insurance are not required for single-person contractors. However, under state law these coverages (or a copy of the state's Consent To Self Insure) must be provided if you have any employees at any time during the period of this contract. Contractors with no employees must complete a Request for Waiver of Workers' Compensation Insurance Requirement form from www.bpw.lacity.org/ A Waiver of Subrogation on the coverage is required only for jobs where your employees are working on CITY premises under hazardous conditions, e.g., uneven terrain, scaffolding, caustic chemicals, toxic materials, power tools, etc. The Waiver of Subrogation waives the insurer's right to recover (from the CITY) any workers' compensation paid to an injured employee of CONTRACTOR/CONSULTANT.

10. Property Insurance is required for persons having exclusive use of premises or equipment owned or controlled by the CITY. Builder's Risk/Course of Construction is required during construction projects and should include building materials in transit and stored at the project site. **Please note:** The CITY must be named as Additional Insured as well as Loss Payee, endorsements are required.