

Insurance Requirements

It is understood and agreed that the City of Yorba Linda, its officials, officers and employees are additionally insured with regard to the use of City of Yorba Linda property by the applicant and solely in regard to the use of property owned by the City of Yorba Linda by the applicant.

INSURANCE CERTIFICATE

The City of Yorba Linda requires the following information on all insurance certificates and/or additional insured endorsements:

1. Certificate Holder:

City of Yorba Linda
Attn: City Clerk's Office
4845 Casa Loma Avenue
Yorba Linda, CA 92885-8714

2. Commercial General Liability Insurance which affords coverage at least as broad as Insurance Services Office "occurrence" form CG 0001, with minimum limits of at least \$1,000,000 per occurrence, and an aggregate that shall be two times the per occurrence limit (\$2,000,000.) Defense costs shall be paid in addition to the limits.

3. The policy shall contain no endorsements or provisions limiting coverage for (1) contractual liability; (2) third party action over claims; (3) cross liability exclusion for claims or suits by one insured against another; or (4) contain any exclusions contrary to the Agreement.

4. The endorsement policy **must** read exactly, no exceptions will be accepted. It shall be endorsed as follows:

"Additional Insured: The insurer agrees that the City of Yorba Linda and its City Council and/or all City Council appointed groups, committees, boards and any other City Council appointed body, and/or elective and appointive officers, servants, or employees of the City when acting as such are additional insured hereunder, for the acts of the insured, and such insurance shall be primary to any insurance of the City."

5. The endorsement must be attached to the Certificate of Insurance, indicating policy number, date, name of insurance company and name of "insured" on attachment.

6. Certificate must be an original. No copies will be accepted.

7. The applicant's policy must include a 30 day written cancellation notice.

8. All of user's insurance shall:

- A) Contain no special limitations on the scope of protection afforded to City and City personnel.
- B) Be primary insurance and any insurance or self-insurance maintained by City or City Personnel shall be in excess of the applicant's insurance and shall not contribute with it.
- C) Be "date of occurrence" rather than "claims made" insurance.
- D) Apply separately to each insured against the limits of the insurer's liability.
- E) Be written by insurance companies qualified to do business in California and rated "A" or better in the most recent edition of A & M Best Rating Guide, The Key Rating Guide, or in the Federal Register, and only if they are of a financial category Class VIII or better, unless such rating qualifications are waived by the city staff due to unique circumstances.