



RISK MANAGEMENT DIVISION
Insurance Requirements
As of November 2015

The City of Bakersfield has the following mandatory insurance requirements for vendors and construction projects.

Commercial General Liability

1. Current policy with limits of no less than \$1,000,000 per occurrence
2. Coverage must be on an occurrence basis (versus claims made)
3. An additional insured endorsement is required and must include the following language:

*“The City Bakersfield, its mayor, council, officers, agents, employees and volunteers are included as an additional insured” *****

Auto Liability

1. Current policy with limits of no less than \$1,000,000 per occurrence and must include coverage for owned, non-owned and hired autos.

Workers Compensation

1. Current policy with limits of no less than \$1,000,000
2. Waiver of sub-rogation endorsement is required in favor of the City.

FAX ALL INSURANCE DOCUMENTATION TO (661) 852-2030

Please Note

A statement on a certificate of insurance naming the City of Bakersfield as an additional insured is not sufficient; copy of the policy endorsement naming the City as such must be included. ****

- The City is to be provided at least 30 day written notice of policy cancellation or if there are any material changes in the policy language or terms.
- All policies provided must be primary insurance and have a Best's insurance rating of A-/VII or better.
- If any work is subcontracted, all insurance requirements as set forth above are required of the subcontractor.

Listed above are the minimum requirements currently in effect and are subject to change. The City of Bakersfield reserves the right to change, alter or modify the requirements based on the elements of a particular project.

For additional information please call (661) 326-3738, or visit our webpage at bakersfieldcity.us