CITY OF CULVER

INSURANCE REQUIREMENTS FOR OUTDOOR DINING

**Insurance:** Without limiting its obligations pursuant to the Hold Harmless Section of this Permit, the Permittee shall procure and maintain, at Permittee’s own cost and expense and for the duration of this Permit, insurance against claims for injuries to persons or damage to property which may arise from or in connection with the Permittee’s operations within the City.

A. Prior to commencing operations pursuant to this Permit, Permittee shall submit duly executed certificates of insurance for the following:

1. An occurrence-based Comprehensive General Liability (“CGL”) policy, at least as broad as ISO Form CG 001, in the minimum amount of two million dollars ($2,000,000) each occurrence, with not less than two million dollars ($2,000,000) in annual aggregate coverage. City reserves the right however, to require Permittee to increase the coverage amount of their policy to four million ($2,000,000) in the aggregate at any time in the future at its sole and absolute discretion. The CGL policy shall meet the following requirements:

a. The policy shall provide coverage for personal injury, bodily injury, advertising injury, death, accident and property damage, as those terms are understood in the context of a CGL policy;

b. The policy shall provide coverage for owned, hired and non-owned automobile liability;

c. The policy shall include coverage for liability undertaken by contract covering, to the maximum extent permitted by law, Permittee’s obligation, under the Hold Harmless Section of this Permit, to indemnify the City of Culver City, members of its City Council, boards and commissions, as well as its officers, agents and employees;

d. The policy shall not exclude coverage for Completed Operations Hazards or Athletic or Sports Participants; and,

e. The City of Culver City, members of its City Council, boards and commissions, officers, agents and its employees will be named as additional insured in an endorsement to the policy, which shall be provided to the City and approved by the City’s City Attorney prior to the issuance of this Permit.

2. Business Automobile Liability Insurance in the minimum amount of one million dollars ($1,000,000) each occurrence, with not less than two million dollars ($2,000,000) in annual aggregate coverage.

3. Workers’ Compensation limits as required by the Labor Code of the State of California with Employers’ Liability limits of one million dollars ($1,000,000) per accident.

B. The City may waive one or more of the coverages listed in this section. This waiver must be express and in writing and will only be made upon a showing by the Permittee that its operations in and with respect to the City are not such as to impose liability within the scope of that particular coverage.

C. Additional insurance requirements:

1. All insurance listed in this section shall be issued by companies licensed to do business in the State of California, with a claims paying ability rating of “BBB” or better by S&P (or the equivalent by any other rating agency) and a rating of A:VII or better in the current Best’s Insurance Reports;

2. Permittee shall provide City with at least thirty (30) days’ prior written notice of any modification, reduction or cancellation of any of the policies required in by this section;

3. Upon 30-days written notice to Permittee, City, in its sole discretion, may increase the scope or dollar amount of coverage required under any of the policies described above, or may require different or additional coverages, including but not limited to increasing the CGL insurance annual aggregate.