

# Risk Management: Insurance Compliance Checklist

This checklist is a generalization of Risk Management's insurance requirements and should not be intended to represent every situation.

## Certificate of Insurance

### Ensure that the required coverages are provided, meeting or exceeding the required amounts:

- Workers' Compensation
  - General Liability
  - Automobile Liability
  - Umbrella/Excess Liability
  - Products-Completed Operations
  - Professional Liability
  - (Contractor's) Pollution Liability
  - Cyber Liability
  - Builders' Risk
  - Drone Liability
  - Crime Bond
  - Other: \_\_\_\_\_
- The named insured is the same as the contracting party.
  - The general liability policy is on an occurrence basis and not a claims-made basis.
  - Coverage is provided for any auto.
  - The description of operations accurately lists the projects, locations, vehicles, and/or other details.
  - The certificate holder lists the City of Newport Beach with the Civic Center address or the P.O. Box address.
  - The certificate of insurance is signed by an authorized representative.
- The policies are current (not expired).
  - All insurance carriers are rated A-: VII or higher by A.M. Best.
  - If applicable, self-insured retentions (SIRs) have been approved.
    - SIRs over \$25,000 require the Finance Director approval; please provide the vendor's financial documentation for review.
    - SIRs \$25,000 or under require Risk Management review; please provide the vendor's website/PR for review.

## General Liability Endorsements

### Additional Insured Endorsement:

- Matching policy number is provided.
- Endorsement language is correct.

### Primary and Non-Contributory Endorsement:

- Matching policy number is provided.
- Endorsement language is correct.

### Waiver of Subrogation

- Matching policy number is provided.
- Endorsement language is correct.

## Auto Liability Endorsements

### Additional Insured Endorsement:

- Matching policy number is provided.
- Endorsement language is correct.

### Primary and Non-Contributory Endorsement:

- Matching policy number is provided.
- Endorsement language is correct.

### Waiver of Subrogation

- Matching policy number is provided.
- Endorsement language is correct.

## Workers' Compensation Endorsement

### Waiver of Subrogation:

- Matching policy number is provided.
- Endorsement language is correct.
- Coverage applies to work performed in California.

\*Please note that correct endorsement language is: "City of Newport Beach, its City Council, boards and commissions, officers, agents, volunteers and employees" or "as required by written contract or agreement"

"City of Newport Beach" or any miswording of the above language is not acceptable.