



INSURANCE REQUIREMENTS FOR RIGHT-OF-WAY PERMITTEES

Effective November 28, 2017

Excerpt of Ordinance 2017-23

Subd. 21. Insurance. All certificate(s) of insurance required under this subdivision shall provide the following:

- (1) That an insurance policy has been issued to the applicant by an insurance company authorized to do business in the State of Minnesota having an "A.M. Best" rating of A- (minus) and Financial Size Category (FSC) VII or better.
- (2) The City is a named insured on a primary and noncontributory basis.
- (3) An umbrella may be used to supplement the limits to satisfy the policy limits required by the contract.

A franchise agreement with the City may exempt a permittee from this subdivision.

Minimum coverages are as follows:

Workers' Compensation Insurance

\$500,000 – Bodily Injury by Disease per employee

\$500,000 – Bodily Injury by Disease aggregate

\$500,000 – Bodily Injury by Accident

Commercial General Liability Insurance

\$1,000,000 – per occurrence

\$2,000,000 – annual aggregate

\$2,000,000 – annual aggregate – Products/Completed Operations

The following coverages must be included in the Commercial General Liability policy:

Premises and Operations Bodily Injury and Property Damage

Personal and Advertising Injury

Blanket Contractual Liability

Products and Completed Operations Liability

Commercial Automobile Liability Insurance

\$1,000,000 – per occurrence Combined Single Limit for Bodily Injury and Property Damage

The following additional coverages must be included in the commercial automobile policy:

Owned, Hired, and Non-owned Automobiles