

City of Toledo
Insurance Requirements
Professional Contracts
Over \$100,000

I. Consultant's Liability Insurance

- A. The Consultant shall purchase insurance from at least an A- Best rated insurance company or companies lawfully authorized to do business in Ohio. The insurance required shall be written for not less than the following minimum limits or limits required by law, whichever is greater. Unless otherwise specified in the contract, coverage shall be written on an occurrence basis and shall be maintained without interruption from the date of commencement of the work until twelve months (12) after the final payment.
1. Commercial General Liability
 - (a) \$2,000,000 general aggregate limit; \$1,000,000 products completed operations aggregate limit; \$1,000,000 personal and advertising injury limit (per person/organization); \$1,000,000 bodily injury and property damage (per occurrence).
 - (b) The City of Toledo, its officials, officers, and employees shall be named as additional insured, ISO form CG 20 10 (11 85) or equivalent.
 - (c) The Policy shall not exclude by endorsement or otherwise, Products and Completed Operations coverage.
 - (d) The coverage shall not contain limitations on the scope of the protection afforded to the City.
 - (e) The coverage shall contain a provision stating that the insurance in place for the benefit of the City as additional insured will be primary and non-contributory to any method of payment and/or coverage maintained by the City.
 2. Comprehensive Automobile Liability: Owned, non-owned, and hired vehicles
 - (a) \$1,000,000 bodily injury and property damage per occurrence
 3. Professional Liability
 - (a) Consultant shall be responsible to obtain and maintain Professional Liability Insurance in which they shall be the named insured. \$1,000,000 per occurrence and aggregate or \$2,000,000 claims made.
 4. Umbrella liability insurance in the amount of \$5,000,000 in excess of general liability, employer's liability, and, auto liability.
 5. The limits of insurance required are separate limits; however, any combination of primary and/or umbrella/excess liability insurance may be used provided the minimum separate limits are maintained in the aggregate.
- B. Certificates of Insurance acceptable to the City, and naming the City additional insured and/or loss payee, shall be filed with the City prior to commencement of the work. These certificates and the insurance policies required by this paragraph shall contain a provision stating that coverage afforded under the policies will not be canceled or allowed to expire until at least (30) day's prior written notice has been given to the City. An additional Certificate evidencing continuation of coverage for twelve (12) months shall be submitted with the final application for payment. Certificates must specify the project name.

II. Additional Insurance Requirements

- A. The Consultant waives any and all common law or statutory subrogation rights it may have against the City, its officials, officers, and employees, for damages, however caused. The

Consultant, as appropriate, shall require separate Consultants, if any, and Sub-Consultants, agents, and employees, to provide the same waiver of subrogation in favor of the City, by endorsement or otherwise.

- B. The Consultant shall provide a copy of the insurance policy, if requested by the City.
- C. The policy shall not contain exclusionary language or limitations that are applicable to the City as additional insured that are not applicable to the insured.
- D. The policy shall contain a provision stating that defense costs are paid in addition to and do not deplete any policy limits.
- E. If any of the insurance requirements are not complied with or not renewed at expiration as required, the City may exercise any of the following options:
 - 1. The City may order the Consultant to cease operations until the required insurance is in force,
 - 2. Payments to Consultant may be withheld until the requirements are met,
 - 3. The City may pay the renewal premiums and withhold payment from any monies due the Consultant.
- F. If, at any time, the insurance company and/or policies become unsatisfactory to the City as to form or substance, the Consultant shall, upon notice from the City, promptly obtain a new policy, submit it to the City for approval, and submit a certificate of insurance that meets the requirements enumerated in this contract.
- G. If the Consultant fails to furnish, deliver, and maintain the required insurance, this Contract, at the election of the City, may be declared suspended, discontinued or terminated. Failure of the Consultant to take out and/or maintain any required insurance shall not relieve the Consultant from any liability under the contract nor shall the insurance requirements be construed to conflict with or otherwise limit the obligations of the Consultant concerning indemnification.
- H. In the event that claims are filed by reason of any operations under the contract in excess of the insured amounts, the excess amount, in total or part, may be withheld from payments due or to become due the Consultant unless the Consultant provides necessary additional security, that is acceptable to the City, to cover the claims.
- I. Any failure to comply with reporting provisions of the policies of the Consultant shall not affect the terms and conditions of the contract with the City.
- J. The Consultant expressly understands that the insurance requirements as outlined above are minimum requirements to be met under this contract and do not in any manner represent that the limits, coverage, or policy forms are sufficient or adequate to protect the interest or liabilities of the Consultant and/or Sub-Consultants.
- K. If the Consultant is out of business or otherwise unavailable at the time a claim is presented to the City, the Consultant assigns all if its right, title and interest (but not any liabilities or obligations) under any applicable policies of insurance to the full extent permitted by law.