City of Visalia Municipal Code

Section 15.48.150 Certificate of insurance.

- A. Every person, firm, company, corporation, or organization applying for a permit shall file with the engineering department a policy, true copy thereof, or certificate of insurance, accompanied by an endorsement signed by the underwriter or an authorized representative, as evidence that the applicant has obtained and maintains the following insurance requirements:
- 1. Comprehensive general liability coverage with limits of not less than one million dollars (\$1,000,000.00) combined single limit per occurrence for bodily injury, personal injury, and property damage;
- 2. Automobile liability coverage with limits of not less than one million dollars (\$1,000,000.00) combined single limit for occurrence for bodily injury, personal injury and property damage;
- 3. Worker's compensation coverage with limits as required by the Labor Code of the state of California and employer's liability coverage with limits of not less than one million dollars (\$1,000,000.00) per accident.
- B. The city, its officers, agents and employees are to be named as additional insured with respect to the contractor's general liability. The contractor's insurance shall be considered primary with respect to any insurance or self-insurance programs maintained by the city. The contractor shall also agree to hold the city, its officers, agents and employees harmless from any and all causes of action, penalties, liabilities or loss resulting from claims or court actions arising out of any accidents, loss or damage to persons or property occurring as a result of any work performed by the contractor or his subcontractors. Franchised public utilities operating under the jurisdiction of the California Public Utilities Commission are exempt from the provisions of this article for work performed by their own forces. (Prior code § 7841(e))