

**County of Riverside  
Transportation Department**

**Standard Public Works Contracts Insurance Requirements**

Please refer to the section entitled "Insurance - Hold Harmless" of the bid documents, which describes the County's insurance requirements for the specific project. These requirements apply to both the prime contractor and all sub-contractors.

The standard requirements are summarized as follows, which must be shown on the contractor's certificate of insurance and endorsements:

1. All insurance must have a 30 days minimum cancellation notice, with no exceptions or limitations.
2. Comprehensive General Liability Insurance in the amount of \$2,000,000 combined single limit (or \$2,000,000 per occurrence and \$2,000,000 aggregate (minimum)). Higher limits may be required for projects with higher risk exposure, and higher limits, if required, will be included in the contract documents.
3. Automobile Liability Insurance in the amount of \$1,000,000 combined single limit (or \$1,000,000 per occurrence and \$1,000,000 aggregate (minimum)).
4. Statutory Workers Compensation coverage including Employers Liability in the amount of not less than \$1,000,000 per occurrence.
5. Comprehensive General Liability Insurance shall be provided by insurance carrier(s) that have an A.M. Best rating of at least "A" and a financial size rating of "VIII" (8) or greater (both primary and excess policies). Comprehensive General Liability Insurance coverage, both primary and excess, shall be provided by carriers that are admitted (licensed) in the State of California.
6. "Additional Insured" endorsements shall be issued for Comprehensive General Liability Insurance policy, any excess liability / umbrella policies listed to meet the contract requirements, and the automobile liability policy. These endorsements shall name the "County of Riverside, its Directors, Officers, Special Districts, Board of Supervisors, employees, agents and representatives" as additionally insured. The endorsements shall be signed and executed by the carrier or an authorized broker and shall include a reference to the policy by type and number that it is endorsing.
7. An acceptable alternative to the Additional Insured endorsement for excess liability policies is a letter, signed by an authorized representative of the insurance carrier, confirming in writing that the policy follows form with respect to the primary Comprehensive General Liability policy.
8. Endorsements to the Worker's Compensation policy that waives subrogation in favor of the County of Riverside. The endorsement shall be signed and executed by the carrier or by an authorized broker.