



## Transportation and Public Works Right-of-Way Permits

### BASIC INSURANCE REQUIREMENTS

The following are basic insurance requirements required to obtain a permit. Exceptions to the insurance requirements may be permitted, depending on the risk exposure in regards to respective services, products procured, or contractual terms, to name a few. These exceptions will be reviewed and approved by our Risk Management Department. However, item number 3, Statutory Limits of Workers' Compensation, is required for all public projects.

- 1) **Commercial General Liability (CGL) Insurance Policy**
  - \$1,000,000 Each occurrence
  - \$2,000,000 Aggregate limit
- 2) **Automobile Liability Insurance Policy**
  - \$1,000,000 Each accident on a combined single limit basis A commercial business policy shall provide coverage on "Any Auto", defined as owned, hired and non-owned.
- 3) **Worker's Compensation Insurance Policy**
  - ☆ Statutory Limits
  - ☆ Employer's liability
    - \$100,000 Each accident/occurrence
    - \$100,000 Disease-per each employee
    - \$500,000 Disease-policy limit
- 4) Policy Endorsements should be stated as follows:
  - ☆ **The City of Fort Worth, its Officers and Employees named as an Additional Insured as Required by City Ordinance.**
  - ☆ Thirty (30) days' notice of cancellation or non-renewal. It would be advantageous to the City to require the following clause:
    - ☆ "This insurance shall not be cancelled, limited in scope or coverage, cancelled or non-renewed, until after thirty (30) days prior written notice has been given to the City of Fort Worth".
  - ☆ Waiver of rights of recovery (subrogation) in favor of the City of Fort Worth.
- 5) The insurers for all policies must be licensed/approved to do business in the State of Texas and have minimum rating of A:VII in the current A. M. Best Key Rating Guide or have reasonably equivalent financial strength and solvency to the satisfaction of the Risk Manager.
- 6) The deductible or self-insured retention (SIR) affecting required insurance coverage shall be acceptable to the Risk Manager of the City of Fort Worth in regards to asset value and stockholders' equity. In lieu of traditional insurance, alternative coverage maintained through insurance pools or risk retention groups must also be approved.