

Invitation to Bid (ITB) or Request for Proposal (RFP) # _____

Addendum __, Insurance Requirements for City of Roanoke.

Your attention is directed to the insurance requirements below. **Particular attention should be given to best’s guide rating requirement listed below.** Limits may be satisfied with an umbrella policy following form of the primary coverage.

Please consult your insurance carrier(s) or broker(s) to determine in advance of bid submission the availability of insurance as prescribed and provided herein. Failure to comply with the insurance requirements may result in your bid or proposal not being considered for award of contract.

	Type of Insurance Coverage			
	General Liability	Auto Liability	Workers' Compensation	Errors and Omissions
Required by contract?	Yes	Yes	Yes	Yes
Minimum Limits of Coverage	\$1,000,000 Combined Single Limit Per Occurrence	\$1,000,000 Combined Single Limit Per Accident	Workers' Compensation to Statutory Limits; \$100/500/100 Employers' Liability Limit	\$1,000,000 Per Occurrence
Minimum Best's Guide Rating / Other Requirements	A-VII; must be an admitted insurer	A-VII; must be an admitted insurer	A-VII; must be an admitted insurer	A-VII; may be an approved, but non-admitted insurer
Additional Insured Endt. Required	Yes	N/A	No	No
Waiver of Subrogation?	Yes	N/A	Yes	No
Comments	<p>If the total cost of this contract is \$70,000 or more the general liability minimum requirement is \$5,000,000.</p> <p>If invasive procedures (drilling, digging, etc.) will be used the consultant/contractor must furnish a minimum of \$1,000,000 pollution coverage.</p>			

Any insurance certificates evidencing coverage for which an additional insured endorsement is required must contain substantially the following language, "The City of Roanoke, its officers, agents, employees and volunteers are additionally insured for..." Additional insured coverage must be primary and the city’s insurance program must be non-contributory.