

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	Professional Liability
<b>Required by contract?</b>	Yes	Yes	Yes	Yes
<b>Minimum Limits of Coverage</b>	\$5,000,000 Combined Single Limit Per Occurrence	\$5,000,000 Combined Single Limit Per Accident	Workers' Compensation to Statutory Limits; \$100/500/100 Employers' Liability Limit	\$1,000,000 Per Occurrence
<b>Minimum Best's Guide Rating / Other Requirements</b>	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
<b>Additional Insured Endt. Required</b>	Yes	No	No	No
<b>Waiver of Subrogation?</b>	Yes	No	Yes	No
<b>Comments</b>	Certificate must specifically state that abuse and molestation coverage is included.			

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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.