

Insurance Requirements for Encroachment Permits

An Encroachment Permit cannot be granted to the applicant ("Applicant") without insurance documentation. The insurance is not immediately required when submitting an Encroachment Permit application but will be required prior to issuance of the permit. Provide your insurance broker/agent with a copy of these requirements and request that they provide Certificates of Insurance complete with copies of all required endorsements.

Insurance policies shall be acceptable to the City of Alexandria and placed with companies that have an A.M. Best minimum Rating of A, Class VII or better. Insurers shall be authorized to do business under the laws of the Commonwealth of Virginia.

All certificates and endorsements are to be received and approved by the City of Alexandria before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Applicant's obligation to provide them. The City of Alexandria reserves the right to require complete, certified copies of all required insurance policies, including policy Declaration pages and Endorsement pages in PDF form.

I. COMMERCIAL GENERAL LIABILITY

Nonpermanent Planters (5-2-29(b)(1)a), Benches and Street Furniture (5-2-29(b)(1)b), Steps/Stoops/Ramps (5-2-29(b)(2)a), Parker-Gray Historic District Front Fence (5-2-29(b)(2)b):

The Applicant shall purchase and maintain during the life of this Contract the following Commercial General Liability insurance coverage with limits no less than:

- \$500,000 Annual Aggregate
- \$500,000 Per Occurrence
- \$500,000 Products and Completed Operations
- \$500,000 Personal and Advertising Injury

Parklets (5-2-29(b)(1)c), Outdoor Dining (5-2-29(b)(1)d), Outdoor Retail Displays (5-2-29(b)(1)e), Rental Bicycle Display (5-2-29(b)(1)f), Projections Upon Architecture (5-2-29(b)(2)c):

The Applicant shall purchase and maintain during the life of this Contract the following Commercial General Liability insurance coverage:

- \$2,000,000.00 Annual Aggregate
- \$1,000,000.00 Per Occurrence
- \$1,000,000.00 Products and Completed Operations
- \$1,000,000.00 Personal and Advertising Injury

Residential Encroachments

The Applicant shall purchase and maintain during the life of this Contract the following Commercial General Liability insurance coverage with limits no less than \$500,000.00 per occurrence.

II. WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

Virginia law requires that an employer who regularly employs more than two part-time or full-time employees carry workers' compensation. At a minimum, the Applicant shall carry the Statutory Limits of Workers' Compensation Insurance required under the laws of the Commonwealth of Virginia, and Employer's

Liability Insurance with limits of at least \$1,000,000 per accident for Bodily Injury by Accident and Bodily Injury by Disease.

III. AUTOMOBILE LIABILITY

The Applicant shall purchase and maintain during the life of this Contract, the of comprehensive automobile liability insurance in the amount of no less than \$1,000,000 per occurrence for each owned, non-owned, and hired vehicle that is used in any way to complete the Work, as required under the laws of the Commonwealth of Virginia whether vehicle is registered in Virginia or not.

IV. UMBRELLA OR EXCESS POLICIES

The Applicant may use Umbrella or Excess Policies to provide the liability limits as required in this agreement. This form of insurance will be acceptable if all the Primary and Umbrella or Excess Policies provide all the insurance coverages herein required, including, but not limited to, primary and non-contributory, and additional insured.

V. OTHER INSURANCE PROVISIONS

The general liability and automobile liability policies must contain, or be endorsed to contain, the following provisions:

Certificate Holder

Certificate Holder should be listed on certificate as follows:

City of Alexandria
301 King Street, Room 4130
Alexandria VA 22314

Additional Insured Status

The City of Alexandria its directors, officers, employees, and authorized volunteers are to be covered as additional insureds, with respect to liability arising out of work or operations performed by or on behalf of the Applicant including materials, parts, or equipment furnished in connection with such work or operations.

Primary Coverage

The Applicant's insurance coverage shall be primary and non-contributory. Any insurance or self-insurance maintained by the City of Alexandria, its directors, officers, employees, and authorized volunteers shall be in excess of the Applicant's insurance and shall not contribute with it. This requirement shall also apply to any Excess policies.

Special Risk or Circumstances

The City reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Notice of Cancellation

Each insurance policy required above shall stipulate that the insurance coverage shall not be changed or canceled unless the City of Alexandria is notified in writing. Furthermore, the Encroachment Permit is automatically revoked without further action if the insurance is permitted to lapse, is canceled or for any other reason becomes inoperative.