



## Insurance Guidelines for the City of Renton

The City of Renton typically requires current insurance certificates for one or more of the following lines of coverage and minimum insurance limits:

- **\$1,000,000 per occurrence and \$2,000,000 aggregate for Commercial General Liability (CGL) or Special Event coverage.** Limits may be increased for higher than usual or special liability exposures.
- **\$1,000,000 combined single limit for Auto Liability.** Required if a commercial vehicle will be used in performance of work or delivery of products, beyond normal commutes.
- **Proof of Workers' Compensation coverage,** as required by the State of Washington (*provide the Washington L&I or excess coverage policy number*).
- **Excess Liability or Umbrella.** Required only if needed to reach minimum CGL or auto liability coverage limits.
- **\$1,000,000 Professional Liability.** Required if professional services (e.g. architect, engineering, surveying, legal, or medical) are being provided to the city **and** if those professional services are excluded from the CGL policy.
- **\$1,000,000 per occurrence Aircraft Liability** (including Property Damage Liability). Required coverage for aircraft tie-down leases.

Requirements *unique* to the City of Renton:

- Name the **City of Renton** as a **Primary and Non-contributory Additional Insured** on the policy (only applies to Commercial General, Auto Liability, Excess/Umbrella, Special Event, and Aircraft Liability policies).
- The City shall be provided with written notice of any policy cancellation within a minimum of two business days of receipt of such notice by the policy holder.
- The city does not represent that the minimum required insurance coverage or limits are adequate to protect the vendor/contractor/consultant from all liabilities.
- Insurance certificate requirements can only be waived with Risk Manager approval.
- **The certificate holder should read:**
  - City of Renton**
  - ATTN: {*enter your City contact's name here and Department*}**
  - 1055 South Grady Way**
  - Renton, WA. 98057**

Direct any questions, comments, or concerns to: Gary B. Lamb, Risk Manager  
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