



# CITY OF KENT DEVELOPMENT ASSISTANCE BROCHURE

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## INSURANCE REQUIREMENTS FOR CITY OF KENT PERMITS

The Owner / Developer shall procure and maintain for the duration of the approved permit, comprehensive general liability and automotive liability insurance against claims for injuries to persons or damage to property which may arise from, or in conjunction with, the performance of work hereunder by: the Owner / Developer, their employees, agents or subcontractors; and the City of Kent, its elected and/or appointed officials, its officers, agents, employees, agents, volunteers, and representatives.

The cost of such insurance shall be borne by the Owner / Developer and a Certificate of Liability Insurance evidencing such insurance must be provided to the Public Works Department before a permit can be issued. The Owner / Developer shall maintain insurance as follows:

### Minimum Scope of Insurance

Contractor shall obtain insurance of the **types** described below:

1. Automobile Liability insurance covering all owned, non-owned, hired and leased vehicles. Coverage shall be written on Insurance Services Office (ISO) form CA 00 01 or a substitute form providing equivalent liability coverage. If necessary, the policy shall be endorsed to provide contractual liability coverage.
2. Commercial General Liability insurance shall be written on ISO occurrence form CG 00 01 and shall cover liability arising from premises, operations, independent contractors, products-completed operations, personal injury and liability assumed under an insured contract. The Commercial General Liability insurance shall be endorsed to provide the Aggregate Per Project Endorsement ISO form CG 25 03 11 85. The City shall be named as an insured under the Contractor's Commercial General Liability insurance policy using ISO additional insured endorsement CG 20 10 11 85 or a substitute endorsement providing equivalent coverage.
3. Workers' Compensation coverage as required by the Industrial Insurance laws of the State of Washington.

Contractor shall maintain the following insurance limits:

1. Automobile Liability insurance with a minimum combined single limit for bodily injury and property damage of \$1,000,000 per accident.
2. Commercial General Liability insurance shall be written with limits no less than \$1,000,000 per occurrence, \$2,000,000 general aggregate and \$1,000,000 products/completed operations aggregate limit.

The Contractor's insurance coverage shall be primary insurance as respects the City. Any Insurance, self-insurance, or insurance pool coverage maintained by the City shall be excess of the Contractor's insurance and shall not contribute with it. The coverage shall contain no special limitations on the scope of protection afforded to the City, its officers, officials, employees, agents, volunteers, or representatives.

The Contractor's insurance shall be endorsed to state that coverage shall not be cancelled by either party, except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City.

The Certificate of Liability Insurance shall contain the **Project Name and Location**, and shall contain the following wording: **"THE CITY OF KENT, ITS ELECTED AND/OR APPOINTED OFFICIALS, ITS OFFICERS, EMPLOYEES, AGENTS, VOLUNTEERS, AND REPRESENTATIVES ARE ADDITIONALLY INSURED INSOFAR AS THE WORK, OBLIGATIONS AND ACTIVITIES PERFORMED BY THE OWNER/ DEVELOPER AND AUTHORIZED BY THE CITY OF KENT PERMIT ARE CONCERNED."**

To expedite issuance of permits, the Owner / Developer should make these requirements known to the insurance company issuing the Certificate of Liability Insurance.

**PLEASE ADD NAME OF PROJECT TO CERTIFICATE AND MAIL TO:**

**ATTENTION: Development Engineering  
City of Kent  
220 4th Avenue South  
Kent, WA 98032**