



**City of New Braunfels
Insurance Requirements
Lease Agreements**

INSURANCE AND LIABILITY: During the period of this contract, contractor shall maintain at his expense, insurance with limits not less than those prescribed below. With respect to required insurance, Contractor shall:

- (i) Name City of New Braunfels as additional insured/or an insured, as its interests may appear.
- (ii) Provide City of New Braunfels a waiver of subrogation.
- (iii) Provide City of New Braunfels with a thirty (30) day advance written notice of cancellation or material change to said insurance.
- (iv) Provide the City Purchasing Agent at the address shown on Page 1 of this contract, a Certificate of Insurance evidencing required coverage within ten (10) days after receipt of Notice of Award.

Submit a certificate of insurance reflecting the following coverages.

Short-Term Leases/Special Events/Commercial Leases	
<u>Commercial General Liability</u>	
General Aggregate	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000
Each Occurrence	\$500,000
Personal/Advertising Injury	\$500,000
Damage to Premises Rented to You- Short Term Lease (Any one Fire)	\$100,000
Damage to Premises Rented to You- Long Term Lease (Any one Fire) depending on terms of contract	\$500,000
Medical Payments (Any One Person)	\$5,000
<u>Commercial Property</u>	
<i>Limits should equal value of tenant's property</i>	Property Value
<u>Umbrella Liability</u>	
Each Occurrence	\$500,000
General Aggregate	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000



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Commercial Automobile Liability **

All owned, non-owned, rented, hired and leased autos must be included. Coverage for "Any Auto" is recommended. Minimum limit for BI/PD for Bus Charters is \$5,000,000, all others \$1,000,000.

Bodily Injury/Property Damage (Combined Single Limit, Each Incident)	\$1,000,000
Personal Injury Protection (PIP)	\$5,000

Workers' Compensation/Employers Liability

Statutory

Workers' Compensation (required by law for companies with 50+ employees or political subdivision)

Employers Liability	
Each Accident	\$1,000,000
Policy Limit by Disease	\$1,000,000
Each Employee by Disease	\$1,000,000

Professional Liability

Required whenever service provider is required to be certified, licensed or registered by a regulatory entity and/or where the provider's error in judgment, in planning, design, etc. could result in economic loss to The City.

Each Occurrence/Incident/Claim	\$1,000,000
Aggregate	\$2,000,000

Pollution Liability

Coverage required whenever work under contract involves pollution risk to the environment. The Coverage must include sudden and gradual coverage for the third-party liability, including defense costs and completed operations.

Per Loss	\$1,000,000
Aggregate	\$2,000,000