



**City of New Braunfels  
Insurance Requirements  
Construction and/or Renovation**

**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.**

**Commercial General Liability**

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

*Aggregate must apply per project. Liability assumed by contract including defense cost must be included. Required additional insured status should apply to "on-going operations" and "completed operations" of the insured.*

**Builders' Risk**

*Other Requirements/Considerations:* Project Value

*Builder's Risk will be purchased by the general contractor.*

**Umbrella Liability**

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.*

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

**Workers' Compensation/Employers Liability**

Workers' Compensation ( <i>required by law for companies with 50+ employees or political subdivision</i> )	Statutory
Employers Liability	
Each Accident	\$1,000,000
Policy Limit by Disease	\$1,000,000
Each Employee by Disease	\$1,000,000