

CITY OF LADUE  
INSURANCE REQUIREMENTS FOR CONTRACTORS AND VENDORS

Selected Firms must maintain the following basic insurance under any agreement resulting from this Request for Proposal. A valid Certificate of Insurance utilizing the current ACCORD 25 form must be provided to the City before any goods or services can be provided. The City reserves the right to reject any insurance proposed by the Selected Firm. Preference will be given to insurance written on an “occurrence” basis; however, if any Selected Firm or subcontractor can obtain liability insurance only on a “claims made” basis, that entity must provide the City with evidence that the current claims made policy is renewed on expiration with the same carrier or provide the City with evidence of purchase of an extended discovery period (tail) of at least one year or a new policy with a different carrier with a retroactive date concurrent with the retroactive date of the present policy. Depending on the nature of the work to be performed or services provided, the City may require an extended discovery period of up to five years.

Commercial General Liability

The Selected Firm and all subcontractors must maintain a minimum combined single limit of liability for bodily injury and property damage of \$1,000,000 per occurrence, with coverage for premises/operations, products/completed operations, personal injury, and contractual liability, and an aggregate liability limit of \$2,000,000. This coverage must be primary and non-contributory. Liability policies must use standard industry ISO forms. Copies of any endorsements that restrict or exclude coverage must be provided with the Request for Proposal.

Automobile Liability Insurance

The Selected Firm and all subcontractors must maintain a minimum combined single limit of liability for bodily injury and property damage of \$1,000,000 per occurrence, including coverage for all owned, hired, and non-owned vehicles.

Worker’s Compensation

The Selected Firm and all subcontractors must maintain worker’s compensation coverage in accordance with the Missouri Worker’s Compensation Act and Employers Liability with limits not less than \$1,000,000/\$1,000,000/\$1,000,000.

Commercial Umbrella/Excess Liability

The Selected Firm and all subcontractors must maintain coverage with a limit of at least \$1,000,000.

Professional Liability

All professional service providers (e.g. attorneys, architects, accountants, engineers, physicians, consultants, etc.) must maintain a minimum combined single limit of liability of \$1,000,000 per occurrence and an aggregate liability limit of \$2,000,000.

The above coverages must be underwritten by insurance companies that have at least an A- Financial Strength Rating and a class VII Financial Size Category with A.M. Best Company, Inc. The following must be added as an additional insured on all liability insurance: **City of Ladue, its officers, employees and agents**. A copy of this endorsement must be provided to the City.

All contracts awarded by the City will include an indemnification provision in favor of the City. All insurance policies issued hereunder shall include a “waiver of subrogation” clause in favor of the City, to the greatest extent allowed by law.

All policies must provide 30 days’ written notice of cancellation or non-renewal to the City Clerk. The Selected Firm must notify the City Clerk of any change, non-renewal or termination of any coverage. Certificates are to be provided to the City Clerk.

Any changes in the above-noted coverages will be noted in the Request for Proposal. The City of Ladue reserves the right to increase, reduce or waive these insurance requirements depending upon the nature of the work to be performed, the service rendered, or the product provided.