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TOW CARS

**REQUIREMENTS FOR  
CERTIFICATES OF INSURANCE**

- 1) The City of Sacramento requires all certificates of insurance to be submitted on a standard Acord form or on the insurance company's letterhead. The City does not accept declaration pages. The named additional insured endorsement ***signed by an authorized representative of the insurance carrier*** must accompany the certificate of insurance.
- 2) The Insurance Company must either be licensed to do business in the State of California or have an A. M. Best Guide Rating of A-VII or better.
- 3) The City of Sacramento must be listed as the certificate holder as well as an additional insured with respects to Commercial General Liability and Automobile Liability. Please list the City as: "The City of Sacramento, its officials, agents, employees & volunteers".
- 4) The City of Sacramento does not accept California Assigned Risk until it is accepted by a valid insurance company which meets the requirements in number (1) above, and is on a standardized Certificate of Insurance form with a valid policy number.
- 5) For all Auto Liability insurance, the vehicle identification number(s) (VINs) and vehicle description(s) must be listed on the certificate of insurance:
- 6) The City of Sacramento requires a valid policy number to be provided by an insurance company that meets the requirements listed above. The City does not accept "binder numbers", "pending", "TBD", "to follow", "to be announced", etc.
- 7) The City of Sacramento requires a 30-Day written notice of cancellation to be designated on the certificate of insurance.

## Requirements for Certificates of Insurance

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- 8) The Certificate of Insurance must be signed by a legitimate agent.
- 9) The issue date must be provided on the Certificate of Insurance as well as the policy's effective and expiration dates.
- 10) The amount of insurance must meet the minimum requirements as stated in the applicable City Code. For tow cars, that is City Code Section 5.144.090 which requires \$500,000 for Commercial General Liability and \$500,000 for Auto Liability. If you will be storing vehicles you will also need \$500,000 in Garagekeeper's Liability. Further, if you wish to pursue a contract with the City's Police Department to be on the tow rotation, you will need \$1,000,000 for Commercial General Liability, \$1,000,000 for Auto Liability, \$1,000,000 for Garagekeeper's (if you will be storing vehicles) and Workers' Compensation coverage.
- 11) The business or company name must be listed as well as the insured's name. "Doing Business As, or DBA, may be used. For example, John Doe, Doing Business As Doe's Tow-a-Rama.

If you have any questions on the above, please contact the Risk Management Office at (916) 808-5556.