VALET PARKING INSURANCE REQUIREMENTS

A. Minimum Limits of Insurance Coverage

1) **General Liability Insurance** providing coverage at least as broad as ISO Commercial General Liability Form 00 01 for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than one million dollars ($1,000,000) per occurrence. The policy shall provide contractual liability and products and completed operations coverage for the term of the policy. Garage liability coverage will be accepted if it meets the coverage requirements for general liability.

2) **Automobile Liability Insurance** providing coverage at least as broad as ISO Form CA 00 01 on an occurrence basis for bodily injury, including death, of one or more persons, property damage and personal injury, with limits of not less than one million dollars ($1,000,000) per occurrence. The policy shall provide coverage for owned, non-owned and/or hired autos as appropriate to the operations of the PERMITTEE.

3) **Garagekeeper's Liability** coverage shall be provided with limits not less than five hundred-thousand dollars ($500,000).

4) **Worker's Compensation Insurance** with Statutory Limits.

5) **Employers' Liability Insurance** with limits of not less than one million dollars ($1,000,000).

B. Additional Insured Coverage

1) **General Liability Insurance**: Additional Insured Endorsement Shall Read:

   The CITY, its officials, employees and volunteers shall be covered by policy terms or endorsement as Additional Insured’s as respects liability arising out of activities performed by or on behalf of PERMITTEE, products and completed operations of PERMITTEE, and premises owned, leased or used by PERMITTEE.

2) **Automobile Liability Insurance**: Additional Insured Endorsement Shall Read:

   The CITY, it's officials, employees and volunteers shall be covered by policy terms or endorsement as Additional Insured’s as respects auto liability.
C. Other Insurance Provisions

The policies are to contain, or be endorsed to contain, the following provisions:

1) PERMITTEE’s insurance coverage shall be primary insurance as respects CITY, its officials, employees and volunteers. Any insurance or self-insurance maintained by CITY, its officials, employees or volunteers shall be in excess of PERMITTEE’s insurance and shall not constitute with it.

2) Any failure to comply with reporting provisions of the policies shall not affect coverage provided to CITY, its officials, employees or volunteers.

3) Coverage shall state that PERMITTEE’s insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer’s liability.

4) CITY will provide with thirty (30) days written notice of cancellation or material change in the policy language or terms.

D. Acceptability of Insurance

Insurance shall be placed with Insurer’s with a Bests’ rating of not less than A:V. Self-insured retentions, policy terms or other variations that do not comply with the requirements of this Section must be declared to and approved by the CITY Risk Management Division in writing.

E. Verification of Coverage

1) PERMITTEE shall furnish CITY with certificates and required endorsements evidencing the insurance required. The certificates and endorsements shall be forwarded to the CITY representative. Copies of policies shall be delivered to the CITY on demand. Certificates of insurance shall be signed by an authorized representative of the insurance carrier.

2) The CITY may cancel this Permit if the certificates of insurance and endorsements required have not been provided, if the insurance is canceled or PERMITTEE otherwise ceases to be insured as required herein.

F. Subcontractors

PERMITTEE shall require and verify that all subcontractors maintain insurance coverage that meets the minimum scope and limits of insurance coverage specified in subsection A, above.