

CITY OF SAN LEANDRO INSURANCE REQUIREMENTS FOR BUSINESS LICENSE PURPOSES

Insurance is required for business licenses (DBA) relating to Mobile Food Vending, Mobile Ice Cream Vending, Peddlers and Solicitors and Taxi Cab Companies for any claims for injuries to persons or damages to property which may arise from in connection with the business license. The City of San Leandro must be the Certificate Holder on the Certificate of Liability Insurance document. Any insurance questions should be directed to the Risk Management Analyst at (510) 577-3487.

1. **Insurance Limits:** The business (DBA) shall maintain limits no less than:
 - a. **General Liability:** \$1,000,000 combined single limit per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this permit activity or the general limit shall be twice the required occurrence limit.
 - b. **Automobile Liability:** \$500,000 combined single limit per accident be provided. All scheduled vehicles, including year, make, model and VIN(s) must be listed on the certificate of insurance.

2. **Deductibles and Self Insurance Retentions:** Any deductibles or self-insured retentions must be declared to and approved by the City.

3. **Other Insurance Provisions:** The annual insurance policies are to include, and be supported by endorsements, and must be provided to the City for the following provisions:
 - a. **General Liability and Automobile Liability:**
 - i. **Additional Insured Endorsement:** The City, its officers, officials, employees and volunteers are to be covered as additional insured with respect to the following: **liability arising out of activities performed by or on behalf of the Permit holder, and products and completed operations of the Permit holder.** The coverage shall contain no special limitations on the scope of the protection afforded to the City.
 - ii. **Primary Coverage Endorsement:** The business owner's insurance coverage shall be primary insurance with respect to the City, its officers, officials, employees and volunteers. Any insurance or self-insurance maintained by the City shall be excess of the business owner's insurance and shall not contribute with it.
 - iii. Any failure to comply with reporting provisions of the policies shall not affect coverage provided by the City.
 - iv. The business owner'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 insured's liability.
 - b. **All Coverages.** Each insurance policy shall be endorsed to state that coverage shall not be suspended, voided, canceled by either party, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City. If insurance coverage is suspended, and not reacquired within (5) days, the revocation process will be initiated based on SLMC 6-6-250 (c).

4. **Acceptability of Insurers:** Insurance is to be placed with insurers with A.M. Best's rating of no less than A-: VII.

5. **Verification of Coverage:** Business owner shall furnish the City with certificates of insurance and endorsements effecting coverage required by this clause. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements are to be received and approved by the City before issuance of a business license and permit. The City reserves the right to require complete, certified copies of all required insurance policies at any time.