

# Insurance Guidelines for the City of Renton

The City of Renton typically requires current insurance certificates for one or more of the following lines of coverage and minimum insurance limits:

- **\$1,000,000 per occurrence and \$2,000,000 aggregate for Commercial General Liability (CGL) or Special Event coverage.** Limits may be increased for higher than usual or special liability exposures.
- **\$1,000,000 combined single limit for Auto Liability.** Required if a commercial vehicle will be used in performance of work or delivery of products, beyond normal commutes.
- **Proof of Workers' Compensation** coverage, as required by the State of Washington (*provide the Washington L&I or excess coverage policy number*).
- **Excess Liability or Umbrella.** Required only if needed to reach minimum CGL or auto liability coverage limits.
- **\$1,000,000 Professional Liability.** Required if professional services (e.g. architect, engineering, surveying, legal, or medical) are being provided to the city **and** if those professional services are excluded from the CGL policy.
- **\$1,000,000 Pollution Liability** – Required if work involves a pollution risk to the environment.
- **\$1,000,000 per occurrence Aircraft Liability** (including Property Damage Liability). Required coverage only for aircraft tie-down leases.

Requirements *unique* to the City of Renton:

- Name the **City of Renton** as a certificate holder and a **Primary and Non-contributory Additional Insured** on the policy (Additional Insured does not apply to Professional Liability and Workers' Compensation).
- The City shall be provided with written notice of any policy cancellation within a minimum of two business days of receipt of such notice by the policy holder.
- The city does not represent that the minimum required insurance coverage or limits are adequate to protect the vendor/contractor/consultant from all liabilities.
- Insurance certificate requirements and minimum limits can only be waived or modified with Risk Manager approval.
- **The certificate holder should read:**  
**City of Renton**  
**ATTN: Human Services**  
**1055 South Grady Way**  
**Renton, WA. 98057**

Direct any questions, comments, or concerns to: Kelsey R. Ternes, Risk Manager  
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