



Insurance Guidelines for the City of Renton

The City of Renton 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.
- **\$2,000,000 Cyber Liability Insurance.** Required for information technology professional services agreements. Limits may be higher for special liability exposures.
- **Builders Risk.** May be required up to the amount of the completed value of a new building or major construction project.
- **\$1,000,000 per occurrence Aircraft Liability** (Single Limit Bodily Injury and Property Damage Liability). Required coverage only for aircraft tie-down leases.

Additional 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.
This requirement applies to Commercial General, Auto Liability, Excess/ Umbrella, Special Event, and Aircraft Liability policies; it does not apply to Professional Liability, Workers' Compensation, nor Cyber Insurance.
- The Certificate Holder should read:
City of Renton
ATTN: [your City contact's name & department]
1055 South Grady Way
Renton, WA 98057
- 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.

Direct any questions, comments, or concerns to: Krista Kolaz, Risk Management
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