

Risk Profile Matrix											
Standard Requirements	CAO Agreement Type	Construction (Risk Profile 1)	Consultant- Technology Services (Risk Profile 2)	Consultant- City (Risk Profile 3)	Consultant- Housing Authority (Risk Profile 4)	Consultant- Low Risk (Risk Profile 5)	Design Build (Risk Profile 6)	Services (Risk Profile 7)	Leases (Risk Profile 8)	Airport Lease- Operations (Risk Profile 9)	Airport Lease- Hangar & Tie-Down (Risk Profile 10)
		General Liability	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG
	Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
	Commercial Auto	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	NA
	Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
	Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
	Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA
	Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Additional Requirements	Builder's Risk Insurance	TBD by Risk	NA	NA	NA	NA	TBD by Risk	NA	NA	NA	NA
	Installation Floater	TBD by Risk	NA	NA	NA	NA	TBD by Risk	NA	NA	NA	NA
	Errors & Omissions	NA	\$1,000,000	\$1,000,000	\$1,000,000	NA	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA
	Technology Professional Liability	Not Applicable	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA	NA	NA	NA	NA
	Cyber Liability Insurance	Not Applicable	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA	NA	NA	NA	NA
	Pollution Liability	TBD by Risk	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Airport / Aviation	NA	NA	NA	NA	NA	NA	NA	NA	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG
Notes											
Builder's Risk Insurance: The amount of Builder's Risk Insurance is determined by the value of existing structure, value of new construction, building materials, off-site property and soft costs.											
Installation Floater: The amount of Installation Floater coverage is determined by the value of materials, machinery, equipment and property that will become a part of a permanent job or project.											
Pollution Liability: Vendors whose business involve hazardous waste such as asbestos abatement, fuel cleanup, and biohazards etc. will be required to provide Pollution Liability Insurance.											

Public Works Permits							
Standard Requirements	Permit Type	Grading (Risk Profile 11)	Transportation (Risk Profile 12)	Banner (Risk Profile 13)	Street Opening (Risk Profile 14)	Encroachment (Risk Profile 15)	Construction (Risk Profile 16)
		General Liability	\$1,000,000M OCC / \$2,000,000M AGG				
	Additional Insured	NA	Yes	NA	Yes	Yes	Yes
	Waiver of Subrogation	NA	NA	NA	Yes	Yes	Yes
	Commercial Auto	\$1,000,000	\$1,000,000	NA	\$1,000,000	\$1,000,000	\$1,000,000
	Additional Insured	NA	NA	NA	Yes	Yes	Yes
	Waiver of Subrogation	NA	NA	NA	Yes	Yes	Yes
	Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease
	Waiver of Subrogation	NA	NA	NA	Yes	Yes	Yes

Community Development Permits		
Standard Requirements	Special Events (Risk Profile 17)	Film Permits (Risk Profile 18)
	General Liability	\$1,000,000M OCC / \$2,000,000M AGG
Additional Insured	Yes	Yes
Commercial Auto	\$1,000,000	\$1,000,000
Additional Insured	Yes	Yes
Notes		
*Commercial Auto is only required when moving vehicle is involved.		

Other								
Standard Requirements		NEMT (Risk Profile 19)	CDBG Grant Recipients (Risk Profile 20)	Sidewalk Vendor (Risk Profile 21)	Tow Truck Services (Risk Profile 22)	Septic Waste Hauler Permit (Risk Profile 23)	COVID-19 Outdoor Flex Speace Permit (Risk Profile 24)	Instructor (Risk Profile 25)
		General Liability	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG
	Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Waiver of Subrogation	NA	NA	Yes	Yes	Yes	Yes	Yes
	Commercial Auto	\$1,000,000	\$1,000,000	NA	\$1,000,000	\$1,000,000	NA	NA
	Additional Insured	Yes	Yes	NA	Yes	Yes	NA	NA
	Waiver of Subrogation	NA	NA	NA	Yes	Yes	NA	NA
	Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease				
	Waiver of Subrogation	NA	NA	NA				
Additional Requirements	On Hook Coverage	NA	NA	NA	\$500,000	NA	NA	NA
	Garagekeepers Coverage	NA	NA	NA	\$1,000,000	NA	NA	NA
RMC 3.18.030- Powers and Responsibilities of the Risk Manager (C) Require appropriate levels of insurance for City departments, offices, and agencies and hold final approval of proper levels of insurance for City-administered events and all persons and entities interacting with the City.								