

# Certificate of Liability Insurance Handout

Encroachment permits typically require the following condition to be satisfied prior to permit issuance:

“The applicant shall obtain and maintain a liability insurance policy that includes \$2,000,000 in general aggregate and \$1,000,000 per each occurrence (or an amount determined by County Counsel) for the lifetime of the project. The policy shall also include an additionally insured endorsement for the benefit of the County of Del Norte (County of Del Norte; 981 H Street, Suite 110; Crescent City, CA 95531). THIS ENCROACHMENT PERMIT IS ONLY VALID WHEN THE CERTIFICATE OF LIABILITY INSURANCE INSURED PERFORMS ALL WORK IN THE COUNTY RIGHT-OF-WAY.”

Description of Operations/Locations/Vehicles:

The County of Del Norte including their respective officers, officials, agent employees, and volunteers are included as an additional insured on the policy regarding liability in the respect to the insureds operations only. Blanket Waiver of Subrogation and Additional Insured per Form [FORM NUMBER].

Encroachment Permit for [STREET ADDRESS], [CITY, STATE, ZIP CODE], (APN: [###-###-###]). Improvements are required as a condition of [PERMIT TYPE], [PERMIT NUMBER], [PROPERTY OWNER].

Street Address:
City, State, Zip Code:
APN:
Permit Type:
Permit Number:
Property Owner (from deed, not applicant):

Certificate Holder:

County of Del Norte; 981 H Street, Suite 110; Crescent City, CA 95531; 707-464-7229

Checklist:

- Insured is performing the work.
- Certificate of Liability Insurance includes County specific content (refer to attached certificate of liability insurance for minimums).
  - Coverages section acknowledges additional insured and subrogation waiver.
- All pages are attached to Certificate of Liability Insurance including endorsements.

*The County reserves the right to request amounts greater than the above minimums and additional insurance policies including: professional liability, automobile liability, workers' compensation and employer's liability, builder's risk (a.k.a. course of construction) liability, performance bonds, payment bonds, warranty bonds, pollution liability, or any other insurance policy requested by the Human Resources and Risk Management Department<sup>1</sup> or Community Development Department.*

<sup>1</sup> Insurance per WP 04/13/18 and reconfirmed 08/2021. Updated additional insured and waiver of subrogation per WP 06/04/24.

