

CITY OF SCHERTZ

INSURANCE REQUIREMENTS	
Worker's Compensation*	Statutory
Employer's Liability	\$1,000,000/\$1,000,000/\$1,000,000
Commercial General (Public) Liability insurance to include coverage for the following: <ul style="list-style-type: none"> a. Premises Operations b. Independent Contractors** c. Products/Completed Operations d. Personal Injury e. Contractual Liability 	For Bodily Injury and Property Damage of \$1,000,000 per occurrence. \$2,000,000 General Aggregate, or its equivalent in Umbrella or Excess Liability Coverage
Business Automobile Liability <ul style="list-style-type: none"> a. Owned/Leased Vehicles b. Non-owned Vehicles c. Hired Vehicles 	Combined Single Limit for Bodily Injury and property Damage of \$1,000,000 per occurrence
Professional Liability (Claims Made Form)	\$1,000,000 per claim to pay on behalf of the insured all sums, which the insured shall become legally obligated to pay as damages to the extent caused by any negligent act, error, or omission in the performance of professional services.
*Alternate Plans must be approved by CITY'S Risk Manager	
**If applicable	

All insurance policies are to contain or be endorsed to contain the following required provisions:

- The City of Schertz shall be named as an additional insured with respect to General Liability and Automobile Liability (not applicable to workers' compensation and professional liability policies);
- A waiver of subrogation in favor of The City of Schertz shall be contained in the Workers Compensation and all liability policies;
- All insurance policies, which name The City of Schertz as an additional insured, must be endorsed to read as primary and non-contributory coverage regardless of the application of other insurance.
- All insurance policies shall be endorsed to the effect that The City of Schertz will receive at least thirty (30) days written notice prior to cancellation or non-renewal of the insurance.

Chapter 1811 of the Texas Insurance Code, Senate Bill 425 82(R) of 2011, states that the above endorsements cannot be on the certificate of insurance. Separate endorsements must be provided for each of the above.

Exceptions to these requirements may be made at the City's discretion.