

1120 SW Fifth Ave, Suite 1331, Portland OR 97204

Main: 503-823-5185 TTY: 503-823-6868 Fax: 503-823-7576

Portland.gov/Transportation

Utilities, Construction & Inspection (UCI) – Insurance & Bonds

Insurance requirements for street and sidewalk use permits: The City of Portland requires a certificate of liability insurance **and** an additional insured endorsement for Street and Sidewalk Use Permits. The certificate and endorsement must be approved by the City Attorney before a permit can be issued. Please allow 5-7 business days for processing. **Documents that contain missing or incorrect information will require a longer processing period.**

- **Certificate of Liability Insurance:** The insurance certificate is intended to protect the city from any liability it may incur as a result of granting the requested permit. The certificate shall contain the following:
 - City of Portland Utilities, Construction & Inspection (UCI) named as the Certificate Holder as follows:

City of Portland

Portland Bureau of Transportation

Attn: UCI

1120 Fifth Ave, Suite 1331

Portland OR 97204

- <u>Minimum Coverage Requirements:</u> **Per Occurrence** coverage not less than \$1,000,000 (one million dollars) per occurrence. **General Aggregate** coverage not less than \$2,000,000 (two million dollars).
- <u>Notification of Cancellation:</u> The City of Portland requires 30 (thirty) days written notice from the insurance company prior to cancellation of the policy.
- In the "DESCRIPTION OF OPERATIONS..." section of the certificate: List the type of permit requested (Street/Lane/Sidewalk Closure (TSUP), Street Opening, Sewer Connection, Banner, Sidewalk Café, Vending Cart, Community Event, Block Party, etc.). For Healthy Business Permits, list the premise location(s). If the insured requests permits for multiple locations and dates, indicate "All Operations". Do not list each permitted location/date, or else a new certificate and endorsement will be required for each permit.
- Additional insured endorsement: The City of Portland accepts endorsements referring to permits and state or
 political subdivisions including CG 20 12 and BP 04 52 or equivalent. All fields on endorsements must be filled out. All
 pages of an endorsement must be submitted for review.
 - Policy Number: If the form has a designated space for the policy number, the policy number must be listed OR
 a schedule of forms and endorsements must be provided. | If there is no space for the policy number on the
 endorsement, then the endorsement must be listed in the description section of the certificate OR a schedule
 of forms and endorsements must be provided.
 - **Schedules:** "The City of Portland and its officers, directors, employees, and agents" should be listed in any schedules provided. Alternately, the schedule may read, "Any state or governmental agency or subdivision or political subdivision that issues permits or authorizations to the insured".
 - Please note: We do not accept endorsements limiting coverage to work the insured performs for the additional insured. The insured is not performing work FOR the City. They are requesting a permit FROM the City to utilize the public right-of-way. Premise-based endorsements are also not accepted. We issue permits for the public right-of-way, not for premises

Questions and Submissions: Phone: 503-823-7142 | Email: insurance@portlandoregon.gov

Website: http://www.portlandoregon.gov/transportation/insurance



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION – PERMITS OR AUTHORIZATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

State Or Governmental Agency Or Subdivision Or Political Subdivision:

The City of Portland and its officers, directors, employees, and agents

Alternately, the schedule may read, "Any state or governmental agency or subdivision or political subdivision that issues permits or authorizations to the insured".

If nothing is listed in the schedule, then a Declarations page adding the The City of Portland and its officers, directors, employees, and agents to the endorsement must be provided.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II Who Is An Insured is amended to include as an additional insured any state or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following provisions:
 - This insurance applies only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization.

However:

- **a.** The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- 2. This insurance does not apply to:
 - a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
 - **b.** "Bodily injury" or "property damage" included within the "products-completed operations hazard".
- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or
- **2.** Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED-STATE OR POLITICAL SUBDIVISIONS - PERMITS

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE*

State Or Political Subdivision:

The City of Portland and its officers, directors, employees, and agents

Alternately, the schedule may read, "Any state or governmental agency or subdivision or political subdivision that issues permits or authorizations to the insured".

If nothing is listed in the schedule, then a Declarations page adding the The City of Portland and its officers, directors, employees, and agents to the endorsement must be provided.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations

The following is added to Paragraph C. Who Is An Insured in Section II - Liability:

- 4. Any state or political subdivision shown in the Schedule is also an insured, subject to the following provisions:
 - a. This insurance applies only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.
- b. This insurance does not apply to:
 - (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or
 - (2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

forms and endorsements must be provided.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):

City of Portland and its officers, directors, employees, and agents

Alternately, the schedule may read, "Any state or governmental agency or subdivision or political subdivision that issues permits or authorizations to the insured".

If nothing is listed in the schedule, then a Declarations page adding the The City of Portland and its officers, directors, employees, and agents to the endorsement must be provided.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:
 - **1.** In the performance of your ongoing operations:
 - 2. In connection with your premises owned by or rented to you.

However:

- 1. The insurance afforded to such additional insured only applies to the extent permitted by law: and
- 2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to Section III - Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations:

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.