

# PBOT

PORTLAND BUREAU OF TRANSPORTATION

1120 SW Fifth Ave, Suite 1331, Portland OR 97204

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

Portland.gov/Transportation

## Insurance requirements for public right-of-way permits

**Insurance requirements for right-of-way permits:** The City of Portland requires a certificate of liability insurance **and** an additional insured endorsement to be on file with the City prior to issuance of right-of-way permits. The certificate and endorsement must be submitted in a format acceptable to the City Attorney with the adequacy to be determined by the Director of the Bureau of Transportation or their designee. Please allow 3-4 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 as the Certificate Holder as follows:
    - City of Portland
    - Portland Bureau of Transportation
    - Attn: Insurance & Bonds
    - 1120 SW 5<sup>th</sup> Ave, Suite 1331
    - Portland OR 97204
  - Minimum Coverage Requirements: **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).
  - Notification of Cancellation: 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, Outdoor Dining, Community Event, Block Party, etc.). **Please do not list each permitted location/date if applying for more than one permit. Doing so means a new certificate would need to be provided for each permit.**
- **Additional insured endorsement:** The City of Portland accepts endorsements referring to permits and state or political subdivisions including CG 20 12, 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](mailto:insurance@portlandoregon.gov)

**Website:** <https://www.portland.gov/transportation/permitting/row-insurance>



*The Portland Bureau of Transportation fully complies with Title VI of the Civil Rights Act of 1964, the ADA Title II, and related statutes and regulations in all programs and activities. For accommodations, complaints and information, call (503) 823-5185, City TTY (503) 823-6868, or use Oregon Relay Service: 711.*

**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:

1. 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".

**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; or
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.