



Oakland Fund for Children and Youth



Insurance Requirements for FY 2010-2011

The minimum coverage required of each policy is outlined in the document Schedule Q. Please refer to this document for any further information regarding limits.

The cancellation notice must be 30-day prior written notice of cancellation, termination, or material change in coverage for all insurance policies.

There are 4 KEY parts to the insurance requirement:

1. Exhibit E1 - Liability insurance
2. Exhibit E2 - Auto Insurance and an Auto Waiver Letter if no vehicles owned
3. Exhibit E3 - Worker's Compensation
4. Exhibit E4 - Additional Insured Endorsement

1. Liability insurance

-Please submit a Certificate of Liability Insurance.

Liability Minimum Limits

Bodily Injury	\$1,000,000
Property Damage	\$1,000,000
Or Combined Single Limit	\$2,000,000

2. Auto insurance must cover all owned, non-owned, and hired automobiles. If the box any auto is marked, that covers all of the above. If your organization owns NO vehicles, then non-owned and hired autos must be covered, and you **MUST** provide an Auto Waiver Letter. This form letter can be found on our website under "Resources." It must be printed on your organization's letterhead and be signed by the individual with signatory authority.

Auto Coverage Minimum Limit

Combined Single Limit	\$1,000,000
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3. Worker's Compensation insurance documentation can be found either on the Certificate of Liability Insurance or on a separate document, if provided for by another company.

Worker's Compensation Minimum Limit

Employers Liability	\$1,000,000
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4. For the Additional Insured Endorsement, the following forms are acceptable versions. Form numbers can be found on the endorsements documents.

-CG 20 10 11 85
-CG 20 10 10 93
-CG 20 26 11 85
-CG 20 10 03 97
-SS 04 49 05 93

Please make sure that the following wording is used for the endorsement:

"The City of Oakland, its council members, directors, officers, agents, assigns, and employees" must be covered as additional insured.

All endorsements **MUST** have the Liability policy number listed on the document.