



Additional Insurance Coverages

- A. Architects & Engineers Liability/ Professional Liability (E&O)/Contractors Professional Liability/Medical Malpractice Insurance** where the Agreement involves Florida-regulated professional services (e.g. architect, engineer, design-builder, CM, accountant, appraiser, investment banker medical professional) at any tier, whether employed or independent, and includes vicarious design liability exposure (e.g. construction means & methods, design supervision), value engineering, constructability assessments/reviews, BIM process, and/or performance specifications, the following requirements apply: Limits of at least \$1M per occurrence and \$2M aggregate; deletion of design/build liability exclusions, as applicable, and maintained for at least 3 years after the completion of work/services and City's acceptance of same.
- B. Builders Risk Insurance** for property loss exposure related to the construction, renovation, or addition to buildings or structures, including materials or fixtures to be incorporated, the insurance must be an "All Risk" form with coverage limits no less than the project's completed value. The policy must have no coinsurance penalties, eliminate the "occupancy clause," cover the Award Bidder (including its contractors, subcontractors of every tier, and suppliers), and name City as a Loss Payee.
- C. Cyber Liability Insurance** where the agreement involves portals granting access to obtain, use, or store data; managed dedicated servers; cloud hosting services; software/hardware; programming; and/or other IT services and products, the insurance must include limits of not less than \$2M per occurrence and \$2M aggregate. The coverage must be broad enough to address the duties and obligations undertaken by the Awarded Bidder, including but not be limited to claims involving intellectual property/copyright infringement, trademark, invasion of privacy, damage or destruction of electronic information, information theft, release of confidential and/or private information, alteration of electronic data, extortion, virus transmission, and network security. Coverage must also include, as applicable, sufficient limits for breach response costs, regulatory fines and penalties and credit monitoring expenses.
- D. Educators Legal Liability Insurance** for day care, after-school programs, recreational activities and similar services, the limits shall be as specified under A.
- E. Fidelity/ Dishonesty Liability Coverage** Common Fidelity/Crime insurance must be purchased or extended to cover claims alleging employee dishonesty, embezzlement, forgery, robbery, safe burglary, computer fraud, wire transfer fraud, counterfeiting and other criminal acts committed by the Other Party's employees that result in a loss to the City. The liability limits shall not be less than \$1M.
- F. Installation Floater** coverage is required for property (typically highly-value equipment or materials such as compressors, generators, etc.) during its installation.



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The coverage must be “All Risk,” including installation and transit, with limits no less than 100% of the installed replacement cost value.

- G. Liquor Liability Insurance/Host Liquor Liability** if the Awarded Bidder directly or indirectly provides alcoholic beverages, the insurance must have limits of at least \$1M per occurrence and \$1M aggregate.
- H. Pollution and/or Asbestos Legal Liability Insurance** if the Agreement involves asbestos and/or environmental hazards or contamination risks (broadly defined, e.g. lead, mold, bacteria, fuel storage, underground work, cleanup (owned or non-owned sites), pollutant generation/transportation, marine/natural resource damage, contamination claims, restitution, business interruption, mold, fungus, lead-based paint, 3rd party claims/removal, etc.), the insurance must have at least \$1M per occurrence and \$2M aggregate, and coverage must be maintained for at least 3 years after completion of the Agreement.
- I. Railroad Protective** for construction within 50 feet of active railroad track(s) or that impacts any railroad bridge, trestle, tunnel, track(s) roadbed, or overpass/underpass, prior approval from the involved railroad is required before commencing work.
- J. UAV (Drone) Liability Insurance** if the Agreement involves unmanned aerial vehicles (UAVs/drones, coverage must include products and completed operations, property damage, and bodily injury, with limits of no less than \$1M per occurrence and \$2M aggregate; may be provided by CGL endorsement subject to City’s prior written approval.