



City of Fort Bragg
Insurance Matrix



	Type of Agreement/Activity	General Liability ¹ (\$M) Occurrence/Aggregate	Auto Liability (\$M)	Workers Comp	Errors & Omissions (\$M)	Builders Risk (\$M)	Pollution Liability (\$M)
1	Construction Contract	2/4	1	Statutory	Building Value	Building Value	Building Value
2	Consultant/ Professional Services Agreement	1/2	1	Statutory	2 ²		
3	Encroachment Permits – Major ³	2/4	1	Statutory			
4	Encroachment Permits – Minor ⁴	1/2	1	Statutory			
5	Environmental Services	3/6	2	Statutory	2		2
6	Film Permits – Major ⁵	2/4	1	Statutory			
7	Film Permits – Minor	1/2	1	Statutory			
8	IT Services (Software)	1/2		Statutory	1		
9	Lease Agreement	2/4	1	Statutory			
10	Lease Agreement/Food Operations	3/6	1	Statutory			
11	Lessees of City Facilities	1/2					
12	Parades & Street Closures	2/4	2				
13	Pyrotechnics	5/10	2	Statutory	1		
14	Recreation Services	1/2	1	Statutory			
15	Recreation Services ⁶ (Aquatics)	5/10	1	Statutory			
16	Recreation Services (Sports)	2/4	1	Statutory			
17	Special Events – Major ⁷	2/4	1	Statutory			
18	Special Events – Minor	1/2	1	Statutory			
19	Taxicab Agreements	1/2	500K				
20	Towing - Standard	1/2	2	Statutory			
21	Trucking, Transportation, Solid Waste - Hazardous	5/10	2	Statutory			2
22	Trucking, Transportation, Solid Waste – Non-Hazardous	2/4	2	Statutory			
23	Watercraft ⁸ and Underwater Operations	3/6	1	Statutory			

Amended 9/25/2017

¹ These limits can be reached using an excess or umbrella policy.

² Necessary as determined by City Manager as recommended by Department Head overseeing project

³ Projects requiring a traffic plan

⁴ Projects not requiring a traffic plan

⁵ Filming which requires an encroachment permit

⁶ Coverage for all events at the C.V. Starr Community Center are covered by the Mendocino Coast Recreation and Park District and includes necessary “Sexual Abuse and Molestation Coverage”

⁷ Major events include one of the following: (1) At least 300 people in attendance; (2) Requires an encroachment permit or (3) Provides alcohol as part of the event (separate alcohol endorsement is necessary)

⁸ Watercraft operations should also include Protection & Indemnity for liability and Jones Act or Longshoreman’s Harbor Workers Act for Worker’s Compensation