

Seattle Permits

— part of a multi-departmental City of Seattle series on getting a permit

Certificate of Liability Insurance

Updated 8/14/2015

Permit Applicant: Give this memo to your insurance broker or agent.

Seattle Department of Transportation (SDOT) requires a Certificate of Liability Insurance for most types of Street Use Permits. This process will involve 2 documents, the certificate of insurance coverage and the endorsement naming the City of Seattle as an additional insured. **This is a very specific requirement and you will want to work closely with your insurance broker in order to obtain acceptable documents.**

Minimum Liability Insurance Requirement:

\$1,000,000 each occurrence Combined Single Limit Bodily Injury and Property Damage.

Wording on the Certificate of Insurance must be as follows:

1. The City of Seattle is an additional insured under the commercial general liability insurance as respect to any Street Use permit issued by the City of Seattle (see details under Important Notice to Insurance Broker/Agent).
2. The City of Seattle is "primary and non-contributory" Additional Insured.
3. The City of Seattle shall be given not less than thirty (30) days' notice of cancellation of the policy, except in the case of non-payment, then not less than ten (10) days' prior notice is required.

Commercial General Liability insurance must cover the period of the permit and include:

- Premises Operations
- Products and Completed Operations
- Broad Form Property Damage Liability
- Personal Injury
- City of Seattle included as an additional insured for primary limits of liability
- The Certificate holder should be identified as: **City of Seattle**

IMPORTANT NOTICE TO INSURANCE BROKER/AGENT:

The City of Seattle must be an additional insured with a CG 20 12 or CG 20 26 additional insured endorsement or an appropriate blanket additional insured endorsement or ISO CG 2012 equivalent.

The additional insured endorsement must reflect the City's role as a governmental entity issuing a permit. This excludes the CG 20 09, CG 20 10 and CG 20 33 forms, because the permit applicant isn't performing any work for the City. It also excludes blanket additional insured wordings that refer to written agreements or contracts, because permits are not agreements or contracts.

The additional insured endorsement or blanket policy wordings must be attached to the certificate or the insurance will not be approved.

For Street Improvement Permits (SIP) Type 45:

Certificates of Liability Insurance are required and must be submitted directly to your assigned SIP Project Manager.

Additional Requirements for Shoring Permits:

Need verification that there are no exclusions for "XCU" or "Subsidence" perils

Contact City of Seattle Risk Management Division for details and forms at telephone number (206) 386-4531 or by email at keith.ayling@seattle.gov. Send certificates of insurance with attached additional insured endorsement or blanket policy wording appropriate for governmental permitting to:

Street Use Section
Seattle Department of Transportation
700 – 5th Avenue, Suite 2300
P O Box 34996
Seattle, WA 98124-4996

IMPORTANT NOTICE TO APPLICANT:

The permit application will not be approved without having the required insurance in place.

www.seattle.gov/transportation

