



City of Camden - Certificate of Insurance Guidelines 2022

(Recommended Minimum Amounts)

Category	Description		Certificate of Insurance	Additional Insured
1	Repair/Minor Contractors/Construction: Contracts up to \$50,000			
	General Liability	\$500,000 (occurrence); \$1,000,000 (aggregate)	X	X
	Automobile Liability	\$500,000	X	
	Workers Compensation	Statutory	X	*
	Employer's Liability	\$500,000	Included	
2	Building Contractors/Construction: Contracts up to \$1,000,000			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
	Professional Liability	\$1,000,000	X	
	Builder's Risk/Installation Floater	Amount of Contract	X	
3	Building Contractors/Construction: Contracts \$1,000,000 to \$5,000,000			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Excess Liability/Umbrella	\$5,000,000 (occurrence); \$5,000,000 (aggregate)	X	X
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
	Professional Liability	\$1,000,000	X	
	Builder's Risk/Installation Floater	Amount of Contract	X	
4	Building Contractors/Construction: Contracts exceeding \$5,000,000			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Excess Liability/Umbrella	\$10,000,000 (occurrence); \$10,000,000 (aggregate)	X	X
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
	Professional Liability	\$1,000,000	X	
	Builder's Risk/Installation Floater	Amount of Contract	X	

*Waiver of Subrogation Required

**Limit of \$500,000 can be considered for minor engagements

Category	Description		Certificate of Insurance	Additional Insured
5	Trade Contractors: Painters, Plumbers, Landscapers, etc.			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
6	Environmental Contractors or Consultants			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
	Pollution Liability and/or Asbestos Pollution Liability and/or Professional Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
7	Consultants/Professional Service Providers: Solicitor, Labor Attorney, Auditor, Engineer, Risk Management Consultant, Specified Medical Practitioners, etc.			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Professional Liability (other than physicians)	\$1,000,000**	X	
	Medical Malpractice (doctors, dentists, psychologists)	\$1,000,000	X	
	Workers' Compensation	Statutory	X	*
	Employer's Liability	\$1,000,000	Included	
	Sexual Abuse or Molestation	\$3,000,000	X	X
	Cyber Security and Privacy Liability	\$1,000,000	X	X
	Technology Errors and Omissions	\$1,000,000	X	
8	Suppliers and/or Vendors			
	General Liability	\$1,000,000	X	X
	Automobile Liability	\$1,000,000	X	
	Workers' Compensation	Statutory	X	*
	Cyber Security and Privacy Liability	\$1,000,000	X	X
	Property Insurance	Replacement Value	X	
9	Use of Facilities: Private Citizens, Organizations or Non-Business Groups, etc.			
	General Liability	\$1,000,000	X	X

*Waiver of Subrogation Required

**Limit of \$500,000 can be considered for minor engagements