



City of Camden – Vendor Insurance Requirements

Category	Description		Certificate of Insurance Required	Additional Insured* Required
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	X	
2a	Building Contractors/Construction: Contracts up to \$1,000,000			
	General Liability	\$1,000,000 (occurrence); \$3,000,000 (aggregate)	X	X
	Automobile Liability	\$1,000,000	X	
	Workers' Compensation**	Statutory	X	
	Employer's Liability	\$1,000,000	X	
	Professional Liability - if SOS includes architectural or engineering services	\$1,000,000	X	
	Builder's Risk – if SOS includes constructing new structure or adding sq. footage to existing structure	Total value of completed structure	X	
2b	Building Contractors/Construction: Contracts \$1,000,000 to \$5,000,000			
	General Liability	\$1,000,000 (occurrence); \$3,000,000 (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	X	
	Professional Liability - if SOS includes architectural or engineering services	\$1,000,000	X	
	Builder's Risk – if SOS includes constructing a new structure or adding sq. footage to the existing structure	Total value of completed structure	X	

* Additional Insured shall include: City of Camden, all elected and appointed officials, employees, and volunteers.

** Waiver of Subrogation required.



Category	Description	Certificate of Insurance Required	Additional Insured* Required	
2c	Building Contractors/Construction: Contracts exceeding \$5,000,000			
	General Liability	\$1,000,000 (occurrence); \$3,000,000 (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	X	
	Professional Liability - if SOS includes architectural or engineering services	\$1,000,000	X	
	Builder's Risk– if SOS includes constructing new structure or adding sq. footage to existing structure	Total value of completed structure	X	
3	Trade Contractors: Painters, Plumbers, Landscapers, Vehicle Repair, Vehicle Maintenance, 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	X	
	Installation Floater – If SOS includes installation of equipment/fixtures, etc.	Value of equipment/fixtures, etc.	X	
4	Environmental Contractors / 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	X	
	Professional Liability – If SOS including consulting	\$1,000,000	X	
	Environmental Impairment Liability (Pollution) - If SOS includes removal If removal is asbestos – evidence of asbestos liability is also required.	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X

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Category	Description	Certificate of Insurance Required	Additional Insured* Required	
5a	Consultants/Professional Service Providers: Solicitor, Labor Attorney, Auditor, Engineer, Risk Management Consultant			
	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	X	
	Professional Liability	\$1,000,000	X	
	Cyber Security & Privacy Liability – If SOS includes access to the City's PII, PHI, security codes or confidential information	\$1,000,000	X	
5b	IT Consultants/Professional Service Providers: IT Consultant, Systems Analyst, Web Designer, Cloud-based Provider, Online services, Content Provider, System Installation & Software Provider			
	General Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)	X	X
	Auto Liability	\$1,000,000	X	
	Workers' Compensation **	\$1,000,000	X	
	Employer's Liability	\$1,000,000	X	
	Technology Errors & Omissions	\$1,000,000	X	
	Cyber Security & Privacy Liability – if SOS includes access to PII, PHI, security codes or confidential information maintained by the City	\$1,000,000	X	
5c	Medical Professionals (Individuals / Facilities)			
	General Liability	\$1,000,000	X	X
	Auto Liability	\$1,000,000	X	
	Workers' Compensation**	\$1,000,000	X	
	Employer's Liability	\$1,000,000	X	
	Medical Malpractice – Facilities must also include evidence for all licensed providers	\$1,000,000	X	
	Cyber Security & Privacy Liability	\$1,000,000	X	

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Category	Description	Certificate of Insurance Required	Additional Insured* Required
6	Vendors /Professional Services with access to City's funds (Payroll Company, TPA, etc.)		
	General Liability	\$1,000,000	X
	Automobile Liability	\$1,000,000	X
	Workers' Compensation**	Statutory	X
	Employer's Liability	\$1,000,000	X
	Cyber Security and Privacy Liability	\$1,000,000	X
	Fidelity protecting client funds – dishonesty, depositor's forgery, computer & wire transfer theft	\$1,000,000	X
Applicable to Categories 1 through 6 – Below is in addition to categories requirement			
	Sexual Abuse or Molestation – If SOS includes working with or providing services to minors	\$1,000,000 Must be a dedicated limit and not included within the general liability per occurrence limit	X

USE OF CITY OWNED, OPERATED BY or CONTROLLED BY THE CITY			
	Private Citizens, Organizations or Non-Business Groups (local citizen groups, sports associations, etc.)		
	General Liability	\$1,000,000	X
	All Others		
	General Liability	\$1,000,000	X
	Workers' Compensation**	\$1,000,000	X
	Employer's Liability	\$1,000,000	X

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