Insurance Requirements

Below is a general guide to the type of coverage the City requires. However, the Risk Management Division reserves the right to modify these requirements.

A. Quotes ranging from $1,000 - $7,499.99

Commercial General Liability

$500,000 General Aggregate
$500,000 Products and Completed Operations Aggregate
$500,000 Personal and Advertising Injury
$500,000 Each Occurrence
** City of Altamonte Springs must be named as "Additional Insured"

Auto Liability

$500,000 Combined Single Limit

Workers' Compensation

Statutory Limits - $100,000 each accident
$500,000 disease
$100,000 each employee

*Some contractors may exclude themselves from Workers' Compensation coverage. In such instances, a valid EXCLUSION FORM must be submitted but will not be accepted in lieu of proof of Workers' Compensation coverage. Any contractor doing work for the City must have Workers' Compensation insurance. For vendors in the construction industry, such exemptions are valid for two years (and must be renewed thereafter). They exempt only the person named on the form and only for the company named. Said exemptions are restricted to company officers and are limited to three total exemptions.

B. Quotes ranging from $7,500 - $24,999.99

Commercial General Liability

$1,000,000 General Aggregate
$1,000,000 Products and Completed Operations Aggregate
$1,000,000 Personal and Advertising Injury
$1,000,000 Each Occurrence
** City of Altamonte Springs must be named as "Additional Insured"**

Auto Liability

$1,000,000 Combined Single Limit

Workers' Compensation

Statutory Limits - $100,000 each accident
$500,000 disease
$100,000 each employee

*Some contractors may exclude themselves from Workers' Compensation coverage. In such instances, a valid EXCLUSION FORM must be submitted but will not be accepted in lieu of proof of Workers' Compensation coverage. Any contractor doing work for the City must have Workers' Compensation insurance. For vendors in the construction industry, such exemptions are valid for two years (and must be renewed thereafter). They exempt only the person named on the form and only for the company named. Said exemptions are restricted to company officers and are limited to three total exemptions.

C. Quotes in excess of $25,000 and over

Procurement and Risk Management will handle and determine types of coverage and limits for each solicitation/purchase.

Professional Engineering Services will require General Liability/Professional Liability Insurance.
(For Risk Manager ONLY - Builders' Risk Installation Floater)