



## **Encroachment Permit Insurance**

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Within five (5) days of obtaining an encroachment permit and in any case before commencing any installation of the encroachment, as a condition of that permit, the Permittee shall acquire the following insurance and follow these requirements:

1. The Permittee shall at all times during the term of the permit carry, maintain, and keep in full force and effect, with an insurance company admitted to do business in the State of California and approved by the Town, a policy of \$1,000,000 combined single limit insurance for personal injury and/or property damage caused by or due to the installation, operation, or maintenance of the encroachment. The Town and its officers, employees and agents shall be named as additional insureds on that policy.
2. Should Permittee utilize the services of any worker to install, operate or maintain the encroachment, and as a condition of the permit, the Permittee shall obtain and at all times during the term of the permit carry, maintain, and keep workers' compensation insurance with a minimum limit as required by law.
3. All insurance policies shall provide that the insurance coverage shall not be cancelled or modified by the insurance carrier without the insurance carrier giving the Town thirty (30) days prior written notice thereof, or ten (10) days notice if cancellation is due to nonpayment of premium. Additionally, Permittee shall provide immediate notice to the Town if it receives a cancellation or policy revision notice from the insurer.
4. Permittee shall not cancel, reduce or otherwise modify said insurance coverage without prior notification to the Town and replacement of the insurance, meeting these listed requirements, and covering the entire duration of the permit.
5. This insurance shall be primary over any other insurance the Town may have.
6. Permittee shall submit to the Town (1) copies of the entire insurance policy for all required insurance if requested by the Town, (2) insurance certificates indicating compliance with all insurance requirements, and (3) insurance policy endorsements above, not less than ten (10) days after issuance of the permit, as dated on Director's notice of the permit being granted or conditionally granted.