

CITY OF CHARLOTTE

COUNCIL POLICY

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1. PURPOSE

The purpose of this policy is to establish minimum insurance requirements for contractors performing services for the City or for organizations utilizing City property for conducting festivals, events and the like.

2. AUTHORITY

This policy is adopted pursuant to the provisions of section 2-177, section 38-6 and section 58-27 of the Charlotte City Code.

3. INSURANCE REQUIREMENTS

Contractors performing construction or similar work on behalf of the City shall, prior to commencing work, provide evidence satisfactory to the City Clerk that the contractor has obtained insurance coverage of the types and in the amounts listed in section 3.1.1 of this policy. This coverage shall be maintained throughout the duration of the contract.

The following are minimum insurance requirements:

Type of Insurance	Limit of Liability
Workers Compensation	Statutory coverage
General Liability and Automobile Liability	\$1,000,000 per occurrence/ \$1,000,000 aggregate OR \$1,000,000 combined single limit

Organizations using City parks, streets or other public property for their events or activities shall, prior to the date of such event or activity, provide evidence satisfactory to the City Clerk that the organization has obtained insurance coverage of the types and in the amounts listed in section 3.2.1 of this policy. This coverage shall be maintained throughout the duration of the contract.

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The following are minimum insurance requirements:

Type of Insurance	Limit of Liability
General Liability and Automobile Liability	\$1,000,000 per occurrence/ \$1,000,000 aggregate OR \$1,000,000 combined single limit

The City of Charlotte shall be included in the insurance coverage required above as an additional insured.

The City Council may reduce the liability amounts or waive the insurance requirements stated above when, in its determination, the events and activities proposed to be conducted by the organization represent a minimal risk to the City's property and facilities and to the general public.

4. POLICY SUPERSEDED

This policy supersedes any other policies currently in effect establishing insurance requirements for contractors or organizations.

5. EFFECTIVE DATE

This policy shall become effective upon its adoption by the City Council.