Insurance Requirements

- **Workers Compensation**, in statutory amounts, with Employers’ Liability Limits not less than $1,000,000 each accident, injury, or illness. This policy shall include an endorsement with a waiver of subrogation in favor of the City for all work performed.

- **Commercial General Liability Insurance** with limits not less than $1,000,000 each occurrence and $2,000,000 general aggregate for Bodily Injury and Property Damage, including Contractual Liability, Personal Injury, Products and Completed Operations.

- **Commercial Automobile Liability Insurance** with limits not less than $1,000,000 each occurrence, “Combined Single Limit” for Bodily Injury and Property Damage, including Owned (if proposer owns or leases vehicles), non-owned and Hired auto coverage, as applicable.

- **Professional Liability insurance** applicable to proposer’s profession, with limits not less than $1,000,000 each claim with respect to negligent acts, errors or omissions in connection with services, as applicable to proposed services.

- **Technology Errors and Omissions Liability Insurance** with limits not less than $1,000,000 each occurrence and each loss, and $2,000,000 general aggregate to cover professional misconduct or lack of the requisite skill required for the performance of services defined in the contract and shall also provide coverage for the following risks:
  - **Technology Errors and Omissions** – Limit $1,000,000 each occurrence and each loss. Coverage for network security by hacker attacks and the introduction of malicious software.
  - **Cyber and Privacy Insurance** – Limits of $1,000,000 each occurrence. Shall include liability arising from theft, dissemination, and /or use of confidential information, including but not limited to, bank and credit card account information or personal information, such as name, address, Social Security numbers, protected health information, stored or transmitted in electronic form.

Commercial General Liability and Commercial Automobile Liability Insurance policies must be endorsed to provide:

**Name as Additional Insured the City and County of San Francisco, its Officers, Agents, and Employees.**

SFDPH-Contracts
101 Grove St
San Francisco, CA 94102