



City of Fort Bragg  
Insurance Matrix



	Type of Agreement/Activity	General Liability <sup>1</sup> (\$M) Occurrence/Aggregate	Auto Liability (\$M)	Workers Comp	Errors & Omissions (\$M)	Builders Risk (\$M)	Pollution Liability (\$M)
1	Construction Contract	2/4	1	Statutory	Building Value	Building Value	Building Value
2	Consultant/ Professional Services Agreement	1/2	1	Statutory	2 <sup>2</sup>		
3	Encroachment Permits – Major <sup>3</sup>	2/4	1	Statutory			
4	Encroachment Permits – Minor <sup>4</sup>	1/2	1	Statutory			
5	Environmental Services	3/6	2	Statutory	2		2
6	Film Permits – Major <sup>5</sup>	2/4	1	Statutory			
7	Film Permits – Minor	1/2	1	Statutory			
8	IT Services (Software)	1/2		Statutory	1		
9	Lease Agreement	2/4	1	Statutory			
10	Lease Agreement/Food Operations	3/6	1	Statutory			
11	Lessees of City Facilities	1/2					
12	Parades & Street Closures	2/4	2				
13	Pyrotechnics	5/10	2	Statutory	1		
14	Recreation Services	1/2	1	Statutory			
15	Recreation Services <sup>6</sup> (Aquatics)	5/10	1	Statutory			
16	Recreation Services (Sports)	2/4	1	Statutory			
17	Special Events – Major <sup>7</sup>	2/4	1	Statutory			
18	Special Events – Minor	1/2	1	Statutory			
19	Taxicab Agreements	1/2	500K				
20	Towing - Standard	1/2	2	Statutory			
21	Trucking, Transportation, Solid Waste - Hazardous	5/10	2	Statutory			2
22	Trucking, Transportation, Solid Waste – Non-Hazardous	2/4	2	Statutory			
23	Watercraft <sup>8</sup> and Underwater Operations	3/6	1	Statutory			

Amended 9/25/2017

<sup>1</sup> These limits can be reached using an excess or umbrella policy.

<sup>2</sup> Necessary as determined by City Manager as recommended by Department Head overseeing project

<sup>3</sup> Projects requiring a traffic plan

<sup>4</sup> Projects not requiring a traffic plan

<sup>5</sup> Filming which requires an encroachment permit

<sup>6</sup> Coverage for all events at the C.V. Starr Community Center are covered by the Mendocino Coast Recreation and Park District and includes necessary “Sexual Abuse and Molestation Coverage”

<sup>7</sup> Major events include one of the following: (1) At least 300 people in attendance; (2) Requires an encroachment permit or (3) Provides alcohol as part of the event (separate alcohol endorsement is necessary)

<sup>8</sup> Watercraft operations should also include Protection & Indemnity for liability and Jones Act or Longshoreman’s Harbor Workers Act for Worker’s Compensation