

INSURANCE INFORMATION FOR CONSULTANTS, TRAINERS AND SMALL BUSINESSES WORKING WITH THE CITY OF SPOKANE

What Types of Insurance Are Required?

Insurance requirements vary depending on the type of business and work you are performing for the City of Spokane. However, we do require evidence of insurance or indemnification as a customary business practice. The most frequently asked for types of insurance are listed below. The City will require that we are added “as additionally insured” on the policies that apply and we must receive an insurance certificate with the outlined criteria (See General Insurance Requirements.)

Basic Insurance:

1. General Liability Insurance – for all businesses working with the City.
2. Auto Liability Insurance – for all businesses using vehicles.
3. Workers Compensation Insurance: - for all businesses with employees or subcontractors.

You May Be Asked To Provide:

4. Professional Liability Insurance – If you are providing professional advice or service.
5. Financial Liability Insurance – If you are providing financial advice or service
6. Environmental Liability Insurance – If your work involves any chance of environmental damage.
7. Care/Custody and Control – if your company will be accountable for the property of others.
8. Liquor Liability insurance – if your company will be catering or providing alcohol.
9. Other Special Coverage as it applies. – There may be other types of insurance or risk transfer requested for special circumstances.

General Insurance Requirements

1. 1-Million dollars of coverage is the minimum accepted for all types of insurance. Some events may require higher limits for increased risk.
2. The business must be the “named insured.”
3. The **City of Spokane** must be specifically “named as the additional insured.”
4. The certificate must be on the current Insurance Service Organization (ISO) form.
5. The insurance policy must meet the minimum Best “A” rating or equivalent.
6. The policy must be current through the course of business and we may require that a policy be active for a period of time following the course of business if there is potential for claims future claims.

What is an Insurance Certificate?

An Insurance Certificate demonstrates the existence and terms of a particular insurance policy. It is common for insurance certificates to specifically name another involved party as insured when it relates to common business interests. Insurance Certificates must be provided to the City preceding contract approval and this should be done as early as possible.

Where can I get an Insurance Certificate?

The best place to obtain an insurance certificate is through an already existing insurance policy maintained by your organization, affiliation, or business insurance. There is usually little or no cost for the issuance of an insurance certificate on an existing policy. The request for such a certificate is usually placed through the agent, broker, or risk management department of the organization.

There Is No Way I Can Afford Insurance For This Small Amount of Work!

Yes, the City of Spokane does require insurance. Insurance is an accepted practice of the business world and not providing proof of insurance may preclude you from performing work for the City of Spokane. However, the City would like to see small business owners thrive and there are some solutions you may want to consider.

1. Get information from the State Office of the Insurance Commissioner. Information is decision making power! Try: <http://www.insurance.wa.gov/>
2. See your insurance agent or broker. There are many specially designed Business Owner Policies (BOP)s that are very reasonable in cost.
3. Check with your professional affiliations. Many organizations have insurance packages available for part or full-time businesses that apply specifically to their field.
4. If you are performing a specialty service you may have to consult with a large or regional insurance broker that has access to the types of insurance you need. A small agent or broker may not be aware of the coverages available in the larger market.

The City of Spokane would like to see your business thrive as you provide services to our City. Insurance protection will help your business survive unpredictable losses and insures that City funds are prudently spent with responsible business partners.

Questions on insurance requirements can be directed to Pam Schroeder at (509) 625-6220.