

RESOLUTION NO. 4036-2017

RESOLUTION OF THE FORT BRAGG CITY COUNCIL ESTABLISHING AN INSURANCE MATRIX FOR CONTRACTS, EVENTS AND ACTIVITIES

WHEREAS, the City of Fort Bragg practices risk transference in order to limit the City's liability as part of issuing permits for events and entering into contracts and agreements with contractors and consultants; and

WHEREAS, an insurance matrix is helpful for staff to determine the insurance limits required for various activities and projects; and

WHEREAS, the City's insurer, Redwood Empire Municipal Insurance Fund (REMIF) in conjunction with the California Joint Powers Risk Management Authority (CJPRMA) recommends certain insurance limits for projects and events in small cities as set forth in the Insurance Matrix attached hereto as Exhibit A; and

WHEREAS, the Finance and Administration Committee reviewed the limits suggested by REMIF and CJPRMA as outlined in Exhibit A and determined that the limits are fair and appropriate for various events and activities while at the same time ensuring that the City remains properly protected from any possible associated risks;

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Fort Bragg does hereby approve the City's Insurance Matrix set forth in Exhibit A attached hereto and incorporated herein by reference.

The above and foregoing Resolution was introduced by Councilmember Turner, seconded by Councilmember Cimolino, and passed and adopted at a regular meeting of the City Council of the City of Fort Bragg held on the 25th day of September, 2017, by the following vote:

AYES: Councilmembers Cimolino, Lee, Norvell, Turner and Mayor Peters.
NOES: None.
ABSENT: None.
ABSTAIN: None.
RECUSED: None.



LINDY PETERS
Mayor

ATTEST:



June Lemos, CMC
City Clerk



EXHIBIT A

City of Fort Bragg Insurance Matrix



	Type of Agreement/Activity	General Liability ¹ (\$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 ²		
3	Encroachment Permits – Major ³	2/4	1	Statutory			
4	Encroachment Permits – Minor ⁴	1/2	1	Statutory			
5	Environmental Services	3/6	2	Statutory	2		2
6	Film Permits – Major ⁵	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 ⁶ (Aquatics)	5/10	1	Statutory			
16	Recreation Services (Sports)	2/4	1	Statutory			
17	Special Events – Major ⁷	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 ⁸ and Underwater Operations	3/6	1	Statutory			

Amended 9/25/2017

¹ These limits can be reached using an excess or umbrella policy

² If needed, limits to be determined by City Manager based on recommendations from department head overseeing the project

³ Projects requiring a traffic plan

⁴ Projects not requiring a traffic plan

⁵ Filming which requires an encroachment permit

⁶ 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"

⁷ 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)

⁸ Watercraft operations should also include Protection & Indemnity for liability and Jones Act or Longshoreman's Harbor Workers Act for Worker's Compensation

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