

**CITY OF FORT BRAGG  
RISK ANALYSIS MATRIX**

<b>ACTIVITY</b>	<b>GENERAL LIABILITY<sup>1</sup></b>	<b>AUTOMOBILE LIABILITY</b>	<b>WORKERS' COMPENSATION</b>	<b>ERRORS &amp; OMISSIONS OR PROF. LIABILITY (if needed)</b>
City Construction Projects — Major (heavy equip, usage, street reconstruction, building construction or extensive remodel)	\$2 million per occurrence; \$4 million aggregate	\$2 million	\$1 million	
City Construction Projects — Minor (minor remodeling such as windows, sheetrock, painting)	\$1 million per occurrence; \$2 million aggregate	\$1 million	\$1 million	
Lessees of City Facilities	\$1 million			
Encroachment Permits — Large Projects (projects requiring scaffolding for more than 1 day, street closures, sidewalk closures in CBD lasting more than 1 day)	\$2 million		\$1 million	
Encroachment Permits — Small Projects (projects of less than 1 day, projects outside CBD in areas with low foot/vehicle traffic)	\$1 million		\$1 million	
Encroachment Permits for Sign Installation	\$1 million		\$1 million	
Professional Services Contracts	\$1 million per occurrence; \$2 million aggregate	\$1 million	\$1 million	\$2 million (if needed)
Special Events — Parades & Street Closures	\$1 to 2 million depending on type & location of event			
Special Events in City Parks	\$1 million			
Street Furniture on City sidewalk	\$1 million			

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