



City of Fort Bragg
Insurance Matrix



	Type of Agreement/Activity	General Liability ¹ Occurrence/Aggregate	Auto Liability	Workers Comp	Errors & Omissions	Builders Risk	Pollution Liability	Professional Liability
1	Construction Contract – Major ²	5/10	5	Statutory	Building Value	Building Value	Building Value	
2	Construction Contract – Minor ³	2/4	1	Statutory	Building Value	Building Value	Building Value	
3	Consultant Agreement	1/2	1	Statutory	1			
4	Design Professional (Architects, Engineers)	2/4	1	Statutory				2
5	Encroachment Permits – Major ⁴	3/6	2	Statutory				
6	Encroachment Permits – Minor ⁵	1/2	1	Statutory				
7	Environmental Services	3/6	2	Statutory	2		2	2
8	Explosives/Tunneling	10	5	Statutory				
9	Film Permits – Major	2/4	1	Statutory				
10	Film Permits – Minor	1/2	1	Statutory				
11	IT Services (Software)	1/2		Statutory	1			
12	Land Surveyor Agreement	2/4	2	Statutory	1			
13	Lease Agreement	2/4	1	Statutory				
14	Lease Agreement/Food Operations	3/6	1	Statutory				
15	Lessees of City Facilities	1/2						
16	Lessees of City Facilities – Alcohol Served	2/4						
17	Parades & Street Closures	5/10	5					
18	Petroleum/Propane/Fuel Provider	5/10	5	Statutory			5	
19	Professional Service Agreements (Doctors, Lawyers)	2/4	1	Statutory	2			2
20	Pyrotechnics	5/10	2	Statutory	1			
21	Recreation Services	1/2	1	Statutory				
22	Recreation Services (Aquatics)	5/10	1	Statutory				
23	Recreation Services (Sports)	3/6	1	Statutory				
24	Special Events – Major	3/6	2	Statutory				
25	Special Events – Minor	1/2	1	Statutory				
26	Taxicab Agreements	1/2	500K					
27	Trucking, Transportation, Solid Waste	5/10	5	Statutory			2	
28	Watercraft operations ⁶	3/6	1	Statutory				

Amended 5/8/2017

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

² Heavy equipment usage, street construction, building construction or extensive remodel.

³ Minor remodeling such as windows, sheetrock, painting.

⁴ Projects requiring scaffolding for more than 1 day, street closures, sidewalk closures in CBD lasting more than one day.

⁵ Projects of less than 1 day, projects outside of CBD in areas with low foot/vehicle traffic.

⁶ Watercraft operations should also include Protection & Indemnity for liability and Jones Act or Longshoreman's Harbor Workers Act for Workers Comp.