

**Instructions for Completing the ACORD
Certificate of Liability Insurance
(Form – ACORD 25 [2001/08] updated)**

1. **DATE (MM/DD/YYYY)** – this is the date the Certificate is generated;

2. **PRODUCER** – insert the complete name and address of the insurance agency or broker issuing this Certificate; Contact person’s office phone, Fax number and email address.

3. **INSURED** – enter the complete legal name and address of the Consulting Firm, the Contractor’s Company or the Supplier’s Company (to include any dba used);

4. INSURERS AFFORDING COVERAGE

- a. **INSURER A** through **E** – enter the insurance carrier’s complete Operating Company name; **or**

- b. **NAIC #** - enter National Association of Insurance Commissioners (5 – digit) insurance carrier ID number.

NOTE:

If the name of the Insurer used cannot be located in the A.M. Best Directory, then the NAIC # will be required.

5. COVERAGES

- a. **INSURER Letter (INSR/LTR)** column - place the corresponding letter of the insurance carrier affording coverage by each respective type of insurance coverage;

- b. **ADDITIONAL INSURED (ADD’L INSURD)** column

This column is provided to indicate by a check mark or an “X” as to whether a line of insurance coverage listed on the Certificate is endorsed with the Additional Insured endorsement (except for Workers’ Compensation/Employer’s Liability).

The use of this column **alone** does not constitute compliance with SAWS Insurance Specifications.

SAWS requires the following specific endorsement wording for the Additional Insured endorsement, to be inserted into the **DESCRIPTION OF OPERATIONS** section of the Certificate:

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Additional Insured – “The Automobile Liability, Commercial General Liability and Umbrella Liability policies are endorsed naming the San Antonio Water System and the City of San Antonio as an Additional Insured.”

c. **TYPE OF INSURANCE:**

1) **GENERAL LIABILITY:**

a) **COMMERCIAL GENERAL LIABILITY** – place an “X” in the space provided;

b) **OCCUR** (Occurrence based form) - place an “X” in the space provided;

c) **GEN’L AGGREGATE LIMIT APPLIES PER:**

- For *Construction Contracts* - place an “X” in the box right in front of the word **PROJECT**; or
- For all *Other Contracts* - an “X” in the box right in front of either the word **POLICY** or **LOCATION** is acceptable.

d) Enter complete **POLICY NUMBER, POLICY EFFECTIVE DATE** (MM/DD/YYYY), and **POLICY EXPIRATION DATE** (MM/DD/YYYY);

e) The minimum policy **LIMITS** for the Commercial General Liability coverage are as follows:

\$ 1,000,000.00	Occurrence Limit
2,000,000.00	General Aggregate
1,000,000.00	Products/Completed Operations Aggregate (See NOTE below)
1,000,000.00	Personal and Advertising Injury

NOTE:

The above limits for Products/Completed Operations Aggregate for all Construction Contracts is \$2 million.

2) **AUTOMOBILE LIABILITY:**

a) Place an “X” in the box in front of each appropriate auto category for which coverage applies.

b) Enter complete **POLICY NUMBER, POLICY EFFECTIVE DATE** (MM/DD/YYYY), and **POLICY EXPIRATION DATE** (MM/DD/YYYY).

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- c) The typical minimum limits of liability for bodily injury and property damage **combined** for this line of insurance coverage shall be not less than \$1,000,000.00 each accident.

NOTE:

If the Contractor's Pollution Liability policy is required and the Contractor's Pollution Liability policy is **not endorsed** to provide transportation coverage beyond the boundaries of the job site the Commercial/Business Automobile Liability policy must have the CA9948 endorsement (**Pollution Liability – Broadened Coverage for Covered Autos – Business Auto, Motor Carrier and Truckers Coverage forms**) - the following statement noting this endorsement shall be placed either in the blank area just below the NON-OWNED AUTOS wording on the Certificate or in the **DESCRIPTION OF OPERATIONS** section of the Certificate:

“Contractor’s Commercial/Business Automobile Liability insurance coverage is endorsed with the CA9948 endorsement to provide transportation coverage beyond the boundaries of the job site.”

Policy must also be endorsed with MCS90 endorsement when hazardous material(s) are being transported.

- 3) **GARAGE LIABILITY** - not applicable.
- 4) **EXCESS/UMBRELLA LIABILITY** (where applicable):
- a) SAWS prefers having an “X” in the box right in front of the word **OCCUR**;
- b) In the blank space provided underneath the **OCCUR** and **CLAIMS MADE** boxes or at another location more convenient on the Certificate, insert the name of the coverage form under which this Liability Policy is written; either:
- Umbrella form; or
 - Other than Umbrella form.
- c) Enter complete **POLICY NUMBER, POLICY EFFECTIVE DATE** (MM/DD/YYYY), and **POLICY EXPIRATION DATE** (MM/DD/YYYY).
- d) The **minimum limits*** of liability for this line of insurance coverage shall be:
- \$ 2,000,000.00 Occurrence Limit

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2,000,000.00 General Aggregate

*The above limits may vary from \$5 million to \$50 million depending on the degree of and potential for greater liability exposure to SAWS. Check the General Conditions – Special Conditions section of the Bid document for the increased coverage limits.

5) **WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY:**

- a) Answer the Question: ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below.
- b) Enter complete **POLICY NUMBER, POLICY EFFECTIVE DATE** (MM/DD/YYYY), and **POLICY EXPIRATION DATE** (MM/DD/YYYY).

c) **WORKERS' COMPENSATION ("WC"):**

SAWS requires having an "X" entered in the box right in front of the words **WC STATUTORY LIMITS**.

d) **EMPLOYERS' LIABILITY ("E.L."):**

The minimum policy limits of liability shall not be less than:

\$ 1,000,000.00	E.L. each Accident
1,000,000.00	E.L. Disease - Each Employee
1,000,000.00	E.L. Disease - Policy Limit

6) **OTHER:**

- a) This empty slot of spaces is typically used for such lines of coverage as PROFESSIONAL (Engineer's & Architect's E&O) LIABILITY, CONTRACTOR'S POLLUTION LIABILITY, COMMERCIAL CRIME and/or BUILDER'S RISK lines of insurance coverage.
- b) Enter complete **POLICY NUMBER, POLICY EFFECTIVE DATE** (MM/DD/YYYY), and **POLICY EXPIRATION DATE** (MM/DD/YYYY).
- c) The minimum limits (the per occurrence/claims-reported limit as well as the policy aggregate limit) for whichever TYPE OF INSURANCE coverage you are declaring in this OTHER space must match with or exceed limits stated in the Insurance Specifications/Requirements contained in the respective Construction Bid, RFP or RFQ document.

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NOTE:

1. If the line of insurance coverage is either for Professional Liability or Contractor's Pollution Liability, identify in the **DESCRIPTION OF OPERATIONS** section of the Certificate the coverage form under which the respective line of coverage is written – either:
 - a. Claims-made form; **or**
 - b. Occurrence basis.
2. In instances where the coverage form used is Claims-made include the "Retro-Active date" according to the following:
 - a. For all contracts requiring Professional Liability and/or Contractor's Pollution Liability coverage, the "**Retro-Active date**" shall be the Project start date or earlier and must be identified in the **DESCRIPTION OF OPERATIONS** section of the Certificate.
 - b. That date must be maintained (carried forward) as the "**Retro-Active date**" throughout the life of the Project/Contract to include the two-year warranty period (if required) following the close out of the Project/Contract.
3. If the Occurrence based coverage form is declared, no further information is required; and
4. If the Contractor's Pollution Liability insurance coverage is required, the policy shall be endorsed to provide transportation coverage beyond the boundaries of the job site – the following statement noting this endorsement shall be placed in the **DESCRIPTION OF OPERATIONS** section of the Certificate;

"Contractor's Pollution Liability insurance coverage is endorsed to provide transportation coverage beyond the boundaries of the job site."

If the Contractor's Pollution Liability policy **is not endorsed** to provide transportation coverage beyond the boundaries of the job site then the Commercial/Business Automobile Liability policy must have the CA9948 endorsement ("**Pollution Liability – Broadened Coverage for Covered Autos – Business Auto, Motor Carrier and Truckers Coverage**" forms) - the following statement noting this endorsement shall be placed either in the blank area just below the NON-OWNED AUTOS wording on the Certificate **or** in the **DESCRIPTION OF OPERATIONS** section of the Certificate:

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“Contractor’s Commercial/Business Automobile Liability insurance coverage is endorsed with the CA9948 endorsement to provide transportation coverage beyond the boundaries of the job site.”

Policy must also be endorsed with MCS90 endorsement when hazardous material(s) are being transported.

6. DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

a. DESCRIPTION OF OPERATIONS:

- 1) Enter in this space the SAWS’ Job, Contract and/or Project number such as 09-1111 **or** P-09-011-MR;
- 2) The Project or Contract name may be included but is not required - such as “42” Water Main replacement Maltsberger from Loop 410 to U.S. 281 at Isom Road Engineering Design Project **or** Construct 1 MG Composite Potable Water Elevated Storage Tank.

b. Where applicable or as needed, enter into this section, the DESCRIPTIONS of LOCATIONS, VEHICLES and/or EXCLUSIONS ADDED BY ENDORSEMENT.

c. DESCRIPTION OF SPECIAL PROVISIONS:

SPECIAL PROVISIONS to SAWS would include the wording for the Additional Insured and Waiver of Subrogation endorsements, declaring the type of policy coverage under which the Umbrella/Excess, Professional and Contractor’s Pollution Liability policies are written, and other miscellaneous information that may be required; the wording may require a second page to complete.

Special ENDORSEMENT’s wording required on the Certificate:

Additional Insured – “The Automobile Liability, Commercial General Liability and Umbrella Liability policies are endorsed naming the San Antonio Water System and the City of San Antonio as an Additional Insured.”

Waiver of Subrogation – “The Automobile Liability, Commercial General Liability, Workers’ Compensation and Umbrella Liability policies are endorsed with the Waiver of Subrogation in favor of the San Antonio Water System and the City of San Antonio.”

7. CERTIFICATE HOLDER

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SAWS shall be shown as the Certificate Holder in the Certificate Holder section located in the bottom half of the standard ACORD Certificate forms as follows:

**San Antonio Water System
c/o Ebix BPO
PO Box 257
Ref. # 107- (SAWS Contract/Bid/Project #)
Portland, MI 48875-0257**

8. CANCELLATION

Each line of insurance coverage that is shown on this Certificate shall be so written so as to provide SAWS and the City thirty (30) calendar days advance written notice directly of any suspension, cancellation or non-renewal or material change in coverage, and not less than ten (10) calendar days advance written notice for nonpayment of premium.

9. AUTHORIZED REPRESENTATIVE

The original certificate(s) or form must include at least one of the below acceptable names/signatures:

- a. Agency's Authorized person's (wet or stamped) signature;
- b. Agent's (wet or stamped) signature; or
- c. Agent's typed in name.