



Charter, Code and Policies

City of Portland

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TRN-10.21 - Insurance Requirements for Permits Issued by Street Systems Management

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INSURANCE REQUIREMENTS FOR PERMITS ISSUED BY STREET SYSTEMS MANAGEMENT

Administrative Rule Adopted by Bureau of Transportation Engineering & Development Pursuant to Rule-Making Authority

ARB-TRN-10.21

I. Definition

Many of the permits issued by Street Systems Management require the permittee to name the City as an additional insured. The insurance certificate is intended to protect the public from any liability it may incur under the Oregon Tort Claims Act as a result of granting the requested permit. Prior to issuance of certain permits, the insurance certificate and endorsement shall be approved by the city attorney.

II. Administrative Rules

The City of Portland requires:

1. A Standard Certificate of Liability Insurance, with the City of Portland, 1120 SW 5th Avenue, Suite 800, Portland, OR 97204 named as the Certificate Holder.

2. An additional insured endorsement naming the City of Portland as an additional insured. The following types of endorsements are acceptable:

A. City of Portland endorsement form, or

B. CG 20 12 11 85 (a standard insurance industry form for 'Additional Insured - State or Political Subdivisions - Permits')

Additional Insured Endorsement - Option A above: City of Portland endorsement form

Required information on the top section of the form: Insured Person or Business, Name of Insurance Company, Policy Number, Effective Dates of the policy. Endorsement shall be signed by an authorized person from the insurance company and dated.

Additional Insured Endorsement - Option B above: CG 20 12 11 85

Fill in the Policy Number on the additional insured form. In the section "State or Political Subdivision" type in the words "City of Portland." In addition, typing the name of the insured person or business is highly recommended (in case paperwork gets separated).

Minimum Requirements for Liability Insurance

\$ 50,000 - per claimant for property damage;

\$200,000 - per claimant for all other claims arising out of a single accident or occurrence;

\$500,000 - for any number of claims arising out of a single accident or occurrence; or

\$500,000 - combined single limit (or general aggregate) policy.

Purpose of Permit

In the section of the certificate "DESCRIPTION OF OPERATIONS/LOCATIONS...", indicate specific information regarding the permit such as for a sidewalk café or sidewalk vending otherwise indicate 'all operations.' for work at more than one location. The additional insured endorsement should be referenced in this section.

Cancellation Notification

The City of Portland requires thirty (30) days notice from the insurance company prior to terminating or canceling the policy, this should be indicated on the policy.

Regulations

The insurance certificate is intended to protect the public from any liability it may incur under the Oregon Tort Claims Act as a result of granting the requested permit. The insurance certificate and the endorsement shall be approved by the city attorney prior to permit issuance for permits requiring insurance. ORS 30.270 sets the current liability limit under the Oregon Tort Claims Act. The City of Portland requires proof of insurance in amounts corresponding to the Tort Claims Act limits.

Official Mailing Address:

City of Portland
Street Systems Management
1120 SW 5th Avenue, Suite 800
Portland, OR 97204-1971

III. Reference:

City Code Title & Chapters: 16.20.503, 16.20.550, 17.25.070, 17.26.050, 17.27.050, 17.45.040, & 17.48.030.

HISTORY

Filed for inclusion in PPD December 19, 2003.
