

**NOTICE**  
**CITY OF TORRANCE**  
**COMMUNITY DEVELOPMENT DEPARTMENT/**  
**ENGINEERING DIVISION**  
**NEW INSURANCE REGULATIONS**

The City of Torrance Community Development Department/Engineering Division will be requiring proof of liability insurance from each contractor applying for a Construction & Excavation permit to work in the public right-of-way or in a public easement beginning October 1, 2001. Insurance shall cover contractor and vehicles used in the construction. The attached requirements dated September 20, 2001 will detail the insurance limits.

**All insurance certificates shall have an additional clause that states: *“The City of Torrance, the City Council and each member thereof, members of boards and commissions, every officer, agent, official, employee and volunteer”* as additional insured.**

Contractors should bring in proof of insurance at the time of application for permit. For major companies that are self-insured, a letter stating this fact and signed by an officer of the firm will be acceptable. Annual insurance may also be kept on file for contractors working periodically within the City of Torrance.

If you have any questions, please contact the Engineering Division Permit Counter at 310-618-5898.

JEFFERY W. GIBSON  
Community Development Director  
City of Torrance

EFFECTIVE 8/11/03

8/11/03

**CITY OF TORRANCE  
COMMUNITY DEVELOPMENT DEPARTMENT/  
ENGINEERING DIVISION**

**PERMIT APPLICATION FORM  
INSURANCE REQUIREMENTS**

Any entity performing work on City streets, right-of-way, and property must comply with the following requirements.

**1. TYPE OF INSURANCE**

Any entity performing work must maintain at their sole expense the following insurance, which shall be full coverage not subject to self-insurance provisions.

- General Liability including coverage for premises, products and completed operations, underground hazards, independent contractors, personal injury and contractual obligations with combined single limits of at least \$1,000,000 per occurrence.
- Automobile Liability, including owned, non-owned and hired vehicles, with at least the following limits of liability:
  - Primary Bodily Injury with limits of at least \$500,000 per person, \$1,000,000 per occurrence **AND**; Primary Property Damage with limits of at least \$500,000 per occurrence, **OR**
  - Combined single limits of at least \$1,000,000 per occurrence.
- Workers' Compensation with limits as required by the State of California and Employer's Liability with limits of at least \$1,000,000.

**2. CERTIFICATES**

- Certificates or an attached endorsement must be provided that contains the following provisions:
  - The City of Torrance, the City Council and each member thereof, members of boards and commissions, every officer, agent, official, employee and volunteer must be named as additional insured under the automobile and general liability policies.
  - The insurance policies required by this clause shall contain a provision that no termination, cancellation or change of coverage can be made without 30 days written notice to the City.

**3. FILING REQUIREMENTS**

- Certificates of insurance and/or endorsements must be provided to the Community Development Department, Permits and Records Section, 3031 Torrance Blvd., Torrance, CA 90503, prior to the issuance of the permit.

**4. ADDITIONAL REQUIREMENT**

- Insurance required of any entity performing work will be satisfactory only if issued by companies rated "B+" or better in the most recent edition of Best's Key Rating Guide, and only if they are of a financial category of a VII or better, unless these requirements are modified or waived by the City's Risk Manager.