Minimum Insurance Requirements and Other Documents Needed to Enter into a Contract with the City of Indian Wells

1. General Liability Insurance:
   - $1 million per occurrence/$2 million general aggregate
   - Vendor shall obtain a policy endorsement that names the City of Indian Wells, its officials, officers, employees, agents and City designated volunteers as additional insureds. The insurance carrier must provide to the City a separate endorsement.
   - If the City so desires, the insurance limits may be increased. In addition, other types of insurance may be required depending on activities performed by the vendor.

2. Worker's Compensation Insurance:
   - Statutory Limits/Employer’s Liability: $1 million per accident or disease
   - IMPORTANT NOTE: A waiver of subrogation is required as part of a Worker's Compensation Policy - certain exemptions may apply.
   - Subrogation means, in a legal sense, one party has the right to "step into the shoes" of another party for the purposes of bringing a claim for damages.

3. Automobile Liability Insurance:
   - $1 million each accident combined single limit

4. Errors & Omissions Insurance:
   - $1 million per claim
     - Typically for design professionals or other professional services only.

5. Important Note:
   - All certificates of insurance need to have the "CERTIFICATE HOLDER" box to read:
     
     City of Indian Wells
     
     44950 Eldorado Drive
     
     Indian Wells, CA 92210

6. Indian Wells Business License
   - Three types of Business Licenses:
     - Business Outside of the City
     - Commercial Business in the City
     - Home Occupation Business

7. W-9 Form - Request for Taxpayer Identification Number and Certification
   - For individuals, this is generally the social security number (SSN). For other business entities, it’s the employer identification number (EIN).

www.cityofindianwells.org
City Hall: (760) 346-2489