

**COUNTY OF ORANGE
INSURANCE REQUIREMENTS
PERMITTEES**

Permittees shall be required to provide the County of Orange with verification of General Liability insurance with a combined single limit per occurrence **minimum** amount of One Million Dollars (\$1,000,000) for bodily injury and property damage. This general liability insurance shall be obtained from an insurance company licensed to do business in the State of California (throughout the United States), and shall be rated A-; VIII or better by **ambest.com**. The insurance certificate as well as an Additional Insured Primary Endorsement shall name the County of Orange, Orange County Flood Control District, and The State of California as additional insured, and shall state that such insurance shall be primary and non-contributing with any insurance maintained by the County of Orange, Orange County Flood Control District, and The State of California. The insurance certificate or an endorsement must give the County of Orange thirty (30) days written notice prior to cancellation of coverage (see No. 3 below).

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Certificate of Insurance and Endorsement:

1. The certificate holder shall be County of Orange, County Property Permits, P.O. Box 4048, Santa Ana, CA 92702-4048.
2. Additional insured shall be specifically spelled out in the "Special Items" section of the certificate as well as on the Additional Insured Primary Endorsement. For events or work within County Roads, County Flood Control areas and/or OC Parks facilities, the additional insured shall be: **COUNTY OF ORANGE, ORANGE COUNTY FLOOD CONTROL DISTRICT, and THE STATE OF CALIFORNIA.**

NAMING THE COUNTY OF ORANGE, ORANGE COUNTY FLOOD CONTROL DISTRICT, and THE STATE OF CALIFORNIA AS ADDITIONAL INSURED ON THE CERTIFICATE ONLY IS NOT ACCEPTABLE AND YOUR INSURANCE WILL BE REJECTED. THERE ARE ABSOLUTELY NO EXCEPTIONS TO THIS POLICY.

3. The certificate shall state that the County will be given at least THIRTY (30) DAYS ADVANCE NOTICE for cancellation of the policy. Either a 30 days notice of cancellation endorsement shall accompany the certificate of insurance, or the preprinted ACORD form cancellation clause must be edited as follows:

~~SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OF LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.~~

4. The certificate shall show the name of the insured, the expiration date of the policy, the coverage provided, the limits of insurance, declare any deductible or self insured retentions (SIR), and specify the name of the insurance company providing coverage. In addition, it shall be an original certificate and have a "blue ink" signature. The County will accept a faxed certificate and endorsement FROM THE INSURANCE AGENT/BROKER; however, this MUST be followed up with a "wet signature" copy by mail or messenger from the insurance agent/broker.

Attached you will find a sample of an Additional Insured Primary Endorsement and an Additional Insured Endorsement. If the Additional Insured Primary Endorsement cannot be used by your agent/broker, this wording may be added to the Additional Insured Endorsement:

"It is agreed that any insurance maintained by the County of Orange, Orange County Flood Control District, and The State of California shall apply in excess of, and not contribute with, insurance provided by this policy".

Should you require any further clarification or desire additional information, please contact County Property Permits at (714) 834-3432.