

Physician's Medical Center

INSURANCE REQUIREMENTS

1) **COMMERCIAL GENERAL LIABILITY INCLUDING PERSONAL INJURY**

\$1,000,000.00 Per Occurrence
\$2,000,000.00 General Aggregate

Commercial General Liability includes coverage Premises-Operations, Products/Completed Operations Hazard, Contractual Liability, Broad Form Property Damage, Independent Contractors and Personal Injury Liability.

Commercial General Liability includes Personal Injury Coverage (False Arrest, Detention or Imprisonment, Malicious Persecution, Libel, Slander, Defamation or Violation of Right of Privacy, Wrongful Entry or Eviction or other Invasion or Right of Private Occupancy).

Any General Aggregate shall apply on a "Per Location" basis. However, significant construction activities shall be on a "Per Project" basis.

2) **WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY**

Where required by State Law, Worker's Compensation Insurance with statutory limits for the State of California including benefits provided under coverage B – Employer's Liability - \$500,000.00

3) **AUTOMOBILE LIABILITY INSURANCE**

Automobile Liability insurance covering owned, non-owned and hired automobiles, trucks and trailers used by the Contractor. This insurance shall provide coverage not less than that of a standard comprehensive automobile liability policy with limits not less than \$1,000,000 combined single limit.

4) **UMBRELLA LIABILITY***

Provide coverage in excess of the required employer's liability, commercial general liability, and commercial automobile liability insurance policies.

\$1,000,000.00 Per Occurrence
\$1,000,000.00 Aggregate

* Owners and contractors protective liability policy in total limits of #1 and #4 may be used instead of a commercial general liability and an umbrella policy naming the additional insured as the insured.

5) **CERTIFICATE HOLDER AND ADDITIONAL INSURED PARTIES FOR GENERAL LIABILITY, UMBRELLA AND AUTO LIABILITY SHALL READ AS FOLLOWS:** Rady Children's Hospital- San Diego; Cassidy Turley Commercial Real Estate Services, Inc. d/b/a Cushman & Wakefield, as Manager for Owner 7910 Frost Street, Suite 260 San Diego, CA 92123

6) **CERTIFICATE IS ALSO TO INCLUDE AS PREVIOUSLY STATED IN CONTRACT:**

All insurance coverage shall apply to all locations where the insured contractor is performing services for the holder of the certificate. All such insurance shall be primary and non-contributory. In the event of any cancellation or material change in coverage, written notice must be given at least sixty (60) days in advance to Manager and Owner by Contractor. All insurance companies writing policies shall be a minimum of A.M. Best's rated A X or higher.