



City of Austin

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# Insurance Requirements

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Risk Management  
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# Purpose of Insurance

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- To provide an avenue of recovery if you are responsible for injury to another person or damage to someone's property



# All City contracts contain insurance requirements

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- Purchasing
- Services
- Construction
- Grants
- Art



# Evaluation of Scope of Work

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- Insurance requirements are identified by analyzing the process it will take to complete the scope of work
- Example: If vehicles will be used to complete the scope of work then auto liability will be required



# Lines of Coverage Required

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- Commercial General Liability
- Business Automobile Liability
- Workers Compensation
- Builders Risk/Installation Floater
- Hazardous Materials
- Professional Liability
- Crime



# Limit of Liability

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- Varies based upon type of work and location of work
- Majority of contracts require:
  - \$500,000 General Liability
  - \$500,000 Automobile Liability
  - \$500,000/\$100,000/\$500,000 for Employers Liability/Workers Comp

The logo graphic consists of a vertical black line on the left, a horizontal black line at the bottom, and three overlapping squares: a yellow one at the top left, a red one at the bottom left, and a blue one at the bottom right. The text 'ROCIP' is positioned to the right of the vertical line.

# ROCIP

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- Rolling Owner Controlled Insurance Program
- Specifically identified construction projects
- Provides General Liability and Workers Compensation
- Requires you to delete your insurance costs from your bid



# Insurance Agent

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- Your main contact about insurance related issues
- Should review contract requirement
- Provide a comparison of what you have with what is required
- Provide you with cost information for additional coverage you may need



# City Contact for Insurance Questions

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- Start with your Project Manager or Contract Manager

If necessary you can contact me:

- Carol Vance
- Risk Management Division
- Phone 512-974-3264