



Insurance Requirements for City of Albany

In order to contract with the City of Albany, suppliers/contractors providing professional, technical and/or construction services are required to provide acceptable proof of insurance coverage. Acceptable proofs of insurance: **(i) a Certificate of Insurance (COI) with Additional Insured Endorsement (a Certificate of Insurance by itself is not acceptable) or (ii) Declaration Pages of the insurance policies listed below which show the City of Albany as additional insured.** The insurance company must be authorized to provide insurance in the State of Georgia.

Required Insurance Policies and Endorsements:

- **Certificate Holder box must state: "City of Albany, P.O. Box 447, Albany, GA 31702". No other wording is to be included in the certificate holder box.**
- Commercial General Liability of at least **\$1,000,000** for bodily injury and property damage with the City of Albany as additional insured.
- Automobile/Vehicle Liability of at least **\$500,000** each occurrence for bodily injury and property damage covering owned, non-owned, leased and hired autos/vehicles with the City of Albany as additional insured.
- Worker's Compensation in the statutory limits of Georgia and Employers' Liability with limits of liability of no less than **\$100,000** of each accident/disease. These policies must also contain a waiver of subrogation in favor of the City of Albany.
- All insurance policies must provide that the City of Albany will be notified within 30 days of any changes, restrictions and/or cancellation.
- If applicable, Professional Liability in addition to the above requirements, of at least **\$500,000** each claim.
- **The insured name and policy numbers must be listed on each attachment/endorsement and must match the name and policy numbers listed on the COI.**
- **The COI must state City of Albany is an additional insured for General Liability and Automobile Liability.**

The limits listed above may be adjusted depending on the project.

Proof of insurance must be submitted and approved by Risk Management prior to issuance of any contract and/or performance of any work. Email it to Tina Harrell at tharrell@albanyga.gov or mail it to 222 Pine Avenue, Suite 360, Albany, GA 31701.

If you have any questions or need further clarification, please contact Risk Management at 229.878.3184.

Thank you,

Derrick L. Brown
Chief Financial Officer

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