



City of Indian Wells

Doing Business with the City

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

1

General Liability Insurance:



- ✓ \$1 million per occurrence/\$2 million general aggregate
- ✓ Vendor shall obtain a policy endorsement that name the City of Indian Wells, its officials, officers, employees, agents and City designated volunteers as additional insured. 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, its the employer identification number (EIN).