



Fire Prevention and Investigation Division

APPENDIX "B"

INSURANCE REQUIREMENTS FOR FIREWORKS PERMIT

In consideration for the issuance of a Permit for the sale and/or display of Safe and Sane fireworks, Applicant shall pay for and maintain in full force and effect, all policies of insurance required hereunder with an insurance company(ies) either (i) admitted by the California Insurance Commissioner to do business in the State of California and rated not less than "A-VII" in Best's Insurance Rating Guide, or (ii) authorized by COK Risk Manager or his/her designee. The following policies of insurance are required:

(i) COMMERCIAL GENERAL LIABILITY insurance which shall be at least as broad as Insurance Services Office (ISO) form CG 00 01 and shall include insurance for "bodily injury", "property damage" and "personal and advertising injury", including premises and operation, products and completed operations and contractual liability with limits of liability of not less than \$1,000,000 per occurrence and \$2,000,000 general aggregate for bodily injury and property damage; \$1,000,000 per occurrence for personal and advertising injury and \$2,000,000 aggregate for products and completed operations.

Applicant shall be responsible for payment of any deductibles contained in any insurance policies required hereunder and Applicant shall also be responsible for payment of any self-insured retentions.

All policies of insurance required hereunder shall be endorsed to provide that the coverage shall not be cancelled, non-renewed, reduced in coverage or in limits except after thirty (30) calendar days written notice by certified mail, return receipt requested, has been given to the COK. Upon issuance by the insurer, broker or agent of a notice of cancellation, non-renewal or reduction in coverage or limits, Permittee shall furnish COK with a new certificate and applicable endorsements for such policy(ies). **In the event any policy(ies) are due to expire during the Permit, Permittee shall provide a new certificate and all applicable endorsements evidencing renewal of such policy(ies) not less than fifteen (15) calendar days prior to the expiration date of the expiring policy(ies).**

The General Liability and Automobile Liability insurance policies shall name the City of Kerman and its officers, officials, agents, employees and authorized volunteers as an additional insured. Applicant's insurance shall be primary as respects to the COK and its officers, officials, employees, agents and authorized volunteers. Any insurance or self-insurance maintained by the COK and its officers, officials, employees, agents and authorized volunteers shall be excess of the Applicant's insurance and not contribute with it. Applicant shall have furnished COK with the certificate(s) and applicable endorsements for ALL required insurance prior to the issuance of the Permit.

If at any time during the life of the Permit, Applicant fails to maintain the required insurance in full force and effect, the Permit shall be suspended immediately until notice is received by COK that the required insurance has been restored to full force and effect and that the premiums therefore have been paid for a period satisfactory to COK.

NOTE: A Certificate of Insurance is not acceptable, in lieu of the additional insured endorsement required above. The certificate of insurance **must** be accompanied by the additional insured endorsement.