



**San Diego Zoo  
Wildlife Alliance**

Zoological Society of San Diego d/b/a San Diego Zoo Wildlife  
Alliance (SDZWA)  
Minimum Insurance Requirements Policy

Effective March 2021

**Vendor's Insurance.** Vendor shall obtain and maintain the insurance coverage specified below. Insurance carriers must have at least a "Best's Rating" of "A" and a "Financial Size Category" of "VIII" or better as set forth in the most current edition of Best's Key Rating Guide. Such insurance shall cover all Work/Services performed by vendor at the project site and any other location away from the project site.

**1. Commercial General Liability.** The CGL policy must include the following:

- (a) The limits of liability shall not be less than:

|                                 |             |
|---------------------------------|-------------|
| Each Occurrence                 | \$1,000,000 |
| Personal and Advertising Injury | \$1,000,000 |
| General Annual Aggregate        | \$2,000,000 |
- (b) Additional Insured Endorsement ISO- #CG2015-0704 or its equivalent.
- (c) A primary and non-contributory endorsement in favor of Zoological Society of San Diego d/b/a San Diego Zoo Wildlife Alliance.
- (d) An endorsement stating that any aggregate limits apply on a "per project" basis.
- (e) A waiver of subrogation endorsement in favor of Zoological Society of San Diego d/b/a San Diego Zoo Wildlife Alliance.
- (f) Coverage shall contain no special limitation on the scope of protection afforded to SDZWA.
- (g) Defense costs shall be outside policy limits.
- (h) Deductibles and self-insured retentions exceeding \$25,000 must be declared and approved.
- (i) SDZWA reserves the right to require increased limits of liability.

**2. Automobile Liability – If Applicable.**

- (a) \$1,000,000 combined single limit per occurrence.
- (b) Include owned, non-owned, and hired vehicles.
- (c) Include additional insured endorsement naming Zoological Society of San Diego d/b/a San Diego Zoo Wildlife Alliance.

- (d) Include waiver of subrogation endorsement naming Zoological Society of San Diego d/b/a San Diego Zoo Wildlife Alliance.
- (e) A primary and non-contributory endorsement in favor of Zoological Society of San Diego d/b/a San Diego Zoo Wildlife Alliance.

**3. Workers' Compensation/Employer's Liability.** Workers' Compensation in amounts to comply with statutory limits under workers' compensation law of any applicable jurisdiction in the United States (and any other location in which the Work/Services are to be performed) to the extent the vendor maintains employees, which shall include a waiver of subrogation. If vendor or independent contractor is exempt from workers' compensation, then SDZWA shall be notified immediately with a statement as such. The limits for Employer's Liability shall be as follows:

|                            |                             |
|----------------------------|-----------------------------|
| Bodily injury by accident: | \$1,000,000 each occurrence |
| Bodily injury by disease:  | \$1,000,000 each employee   |
| Bodily injury by disease:  | \$1,000,000 policy limit    |

**4. Professional Liability Insurance (Errors & Omissions) – If Applicable.** Limits in an amount of \$1,000,000 per claim and \$2,000,000 in the aggregate. Such Professional Liability Insurance shall be maintained in full force and effect for the term of the underlying agreement and for a minimum of ten (10) years following Substantial Completion of the Project or until all applicable statutes of limitations expire, whichever duration of time is longer. Any retroactive date or prior acts exclusion of which such coverage is subject shall pre-date both the date upon which any Work/Services have commenced and the date of the underlying agreement.

**5. Vendors with AIA Contracts or who are performing construction related services.** See "Minimum Insurance Requirements Policy for Contractors"

**6. Certificates of Insurance.**

- (a) Send certificates to [insurance@sdzwa.org](mailto:insurance@sdzwa.org) and upload to the company's Avetta profile (if applicable).
- (b) Issue to:  
Zoological Society of San Diego  
d/b/a San Diego Zoo Wildlife Alliance  
ATTN: Risk Management  
PO Box 120551  
San Diego, CA 92112-0551