

**GUIDANCE FOR SUBMITTING EVIDENCE OF INSURANCE TO THE CITY OF LOS ANGELES,
LOS ANGELES WORLD AIRPORTS**

Coverage & Limits: All insurance requirements established are based on the detailed scope of work and or/nature of your business with the Los Angeles World Airports (LAWA). The coverage and limits for each type of insurance are specified on the Insurance Requirements Sheet (IR Sheet).

Please give your insurance agent/broker a copy of the Insurance Requirements Sheet along with these instructions.

1. **When to submit:** Normally, no work may begin until acceptable insurance is analyzed and approved by the Insurance Compliance Section. Upon approval the Contract Administrator will authorize a Notice to Proceed (NTP). So insurance documents should be submitted as early as practicable.
2. **Acceptable Evidence and Approval:** Electronic submission is the best method of submitting your documents, and designed to make the experience of submitting insurance information quick and easy. LAWA accepts the standard insurance industry form known as the **ACORD 25 Certificate of Liability Insurance**, with applicable endorsements and waiver of subrogation. Other insurance industry certificates that have been approved by the State of California, Broker's Letters and /or a True and Certified copy of an insurance policy may be accepted. The following items must accompany the form of evidence provided:
 3. All Certificates must provide a thirty (30) days' cancellation notice provision (ten (10) days for non-payment of premium) **AND** an Additional Insured Endorsement naming the **City of Los Angeles, Los Angeles World Airports (LAWA), its Board, and all of its officers, employees and agents** as an additional insured completed by your insurance company or its designee. If the policy includes an automatic or blanket additional insured endorsement, the Certificate must state **LAWA** is an automatic or blanket additional insured.
 4. **Additional Insured Endorsements** (CG20101185 / CG2010 / CG2037 or similar) are required acceptable for the general liability policy.
 5. **A Waiver of Subrogation Endorsement Is Required For Workers Compensation.** A Blanket Waiver Of Subrogation Is Only Acceptable For Contracts Directly With LAWA. Language on a Certificate of Insurance In the "Description of Operations Section" is not acceptable.
 6. If your agreement requires Workers' Compensation coverage and you have been authorized by the State of California to self-insure, a copy of the certificate from the State consenting to self- insurance must be provided from the State of California as proof of insurance.
 7. All evidence of insurance must be authorized by licensed insurance agent with authority to bind coverage.
8. **What Insurers are acceptable to LAWA:** We use the A.M. Best Key Rating Guide as our reference. All acceptable insurers must have an A.M. Best A-VI or better rating to be acceptable to LAWA.

9. **Transportation Companies:** Passenger Carriers are regulated by the Public Utilities Commission (PUC). Any questions concerning passenger carrier requirements may be directed to the PUC.
- 0-7 passengers.....\$750,000
 - 8-15 passengers.....\$1,500,000
 - 16 or more passengers.....\$5,000.000
10. All **vehicle schedules** issued on behalf of transportation companies must provide: the make, model, VIN number and passenger count for every vehicle operating on Airport property.
11. **Multiple Policies:** More than one insurance policy may be required to comply with the insurance requirements.
12. **Underwriter:** In the case of syndicates or subscription policies, indicate lead underwriters or managing agent and attach a schedule of subscribers, including their percentage of participation.
13. **Document Reference:** Include reference of either the specific City agreement (bid, contract, lease, etc.) or indicate "ALL PROJECTS AT LAWA" covered.
- When coverage is on a scheduled basis, a separate sheet may be attached to the certificate listing such scheduled locations, vehicles, etc.
14. **Excess Insurance:** An Excess Umbrella policy can be provided when primary insurance is insufficient as it will assist with meeting the insurance requirement.
15. **Expiration and Renewal:** LAWA insurance file expiration coincides with your coverage expiration. Renewal is not automatic. You must provide the Insurance Compliance Section with renewal information. When renewing your insurance file information, the agent/broker/underwriter must provide current endorsements and waivers. The effective date on the Certificate of Insurance must coincide with the endorsements and waivers. Insurance documents cannot be altered and provided as proof of insurance.
16. Questions regarding your **contract** should be directed to your Contract Administrator or office responsible for your contract, lease, permit or other agreement.
17. **Delay in submitting acceptable Certificates/Endorsements may delay your insured's intended occupancy, operation or payment.**

Certificate Holder Information: **Los Angeles World Airports**
Attn: Risk Management Department
P.O. Box 92216
Los Angeles, CA 90009

Email all insurance documentation and Correspondence to: RISKINSURANCE@LAWA.ORG

All questions relating to insurance should be directed to Risk Management, Insurance Compliance Section at (424) 646-5480.