Insurance Instructions for Grantees

To execute any grant agreements and to authorize any grant payment to an organization, proof of insurance during the grant window and/or approved waivers are required.

Insurance certificates must include the following:

1. **General Liability Insurance:** Coverage of not less than $1 million per occurrence, $2 million annual aggregate. Certificates must include an endorsement page naming “The City & County of San Francisco, its officers, agents, and employees” as additional insured and “City & County of San Francisco, Grants for the Arts, Attn: Director, 401 Van Ness Ave, Suite 321, San Francisco, CA 94102”.

   - General liability coverage cannot be waived. However, grantees can meet this requirement by either of the following:
     - Purchasing Special Event Insurance for any public events associated with the grant project (see requirements above).
     - Obtaining a General Liability Insurance certificate from their host venue, which adds the grantee and event to the host’s policy by endorsement.
       - If you are fulfilling general liability coverage through your host venue’s insurance or special event insurance, you will need to submit the proof of insurance.
     - Both special event and insurance through a host venue must include an additional insured endorsement page naming “The City & County of San Francisco, its officers, agents, and employees” as additional insured and “City & County of San Francisco, Grants for the Arts, Attn: Director, 401 Van Ness Ave, Suite 321, San Francisco, CA 94102”.

   - Grantees working with vulnerable populations (minors and elderly) are required to have Abuse & Molestation coverage as part of their general liability policy, listed directly on the certificate of insurance. In addition, you must provide proof of this coverage through an attached endorsement page that references policy limits for Abuse & Molestation coverage.

2. **Workers’ Compensation insurance:** Workers’ Compensation, in statutory amounts, with Employers’ Liability limits not less than $1,000,000 each accident, injury, or illness.

   - Waiver of Subrogation: This is required of any grantee doing work on City owned property, including parks. The Workers’ Compensation policy (ies) shall be endorsed with a waiver of...
subrogation in favor of the City for all work performed by the Grantee, its employees, agents and subcontractors.

- Workers’ Compensation insurance may be waived if the grantee does not have employees as defined by California Labor Code

3. Auto insurance: Automobile Liability Insurance with limits not less than $300,000 each occurrence Combined Single Limit for Bodily Injury and Property Damage, including Owned, Non-Owned and Hired auto coverage, as applicable. Certificates must include an endorsement page naming “The City & County of San Francisco, its officers, agents, and employees” as additional insured and “City & County of San Francisco, Grants for the Arts, Attn: Director, 401 Van Ness Ave, Suite 321, San Francisco, CA 94102”.

- Auto insurance may be waived if the grantee will not be using a vehicle for the purposes of the grant.
This is a sample of the Certificate of Insurance and Additional Insured Endorsements. These are standard insurance industry forms, and your broker should be aware of them. Grantees must submit the Certificate of Insurance and Additional Insured Endorsements with the required insurance coverages prior to executing a grant agreement and/or disbursing grant funds.

Please review these forms and the insurance portion of the grant agreement with your insurance broker for assurance that the mandatory types and limits of insurance coverages are available or already in place. All grantees must provide evidence of insurance within an allotted time. If you fail to provide the Certificate of Insurance and Additional Insured Endorsements, your grant may be voided.

Please note that the attached Certificate reflects the standard types and limits of insurance the City requires most often, the requirements of each grant may differ, in which case the grant’s specific requirements shall prevail. Please be certain you and your insurance broker review the insurance requirements of the grant agreement carefully.

If you and/or your broker have any questions concerning our insurance requirements, please contact Grants for the Arts at gfta@sfgov.org or (415) 554-6710.

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**Certificate of Insurance**

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