

Frequently Asked Questions (FAQ)

Internet version (rev. 3-15-10)

General Information

Question: *Where is City Administrative Officer, Risk Management located?*

Answer: City Hall East, 200 No. Main Street, Room 1240, Los Angeles, CA 90012

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| Telephone No. | (213) 978-RISK(7475) |
| Fax No. | (213) 978-7616 |
| Internal Mail Stop | 132 |

Question: *Where do I submit insurance documents for approval?*

Answer: Please instruct your insurance agent or broker to use the City's insurance compliance system Track4LA™ <http://track4la.lacity.org/> to submit your proof of insurance documents. For detailed instructions on insurance submittals, please direct your insurance agent or broker to this link: http://cao.lacity.org/risk/Submitting_proof_of_Insurance.pdf

For other insurance and bond documents, you may also submit them to the Office of the City Administrative Officer, Risk Management, City Hall East, 200 North Main Street, Room 1240, Los Angeles, CA 90012, or via email to cao.insurance.bonds@lacity.org or via fax at 213-978-7616.

Question: *How do I submit my bond documents for approval?*

Answer: For bond documents, send them via email to cao.insurance.bonds@lacity.org or fax them to 213-978-7616. They can also be submitted at the Office of the City Administrative Officer, Risk Management, City Hall East, 200 North Main Street, Room 1240, Los Angeles, CA 90012

Question: *How does someone file a claim against the City?*

Answer: For access to City claim forms and instructions, see **Online Forms** on the Los Angeles City Clerk's website at <http://cityclerk.lacity.org/>. You can also pick up a claim form in person at City Hall, 200 North Spring Street, Office of the City Clerk, Third Floor, Room 395, Los Angeles, CA 90012.

Insurance/Bond Requirements

Question: *Where can I access Risk Management forms?*

Answer: You can find our various Risk Management forms on our CAO Risk Management internet website at <http://cao.lacity.org/risk/>. The different forms are *hyperlinked* under this website subsection and listed as **Forms/Documents**

Question: *How do I know what the insurance requirements are on a City project?*

Answer: Each bid or Request for Proposal (RFP) document should have included as an attachment, Form 146/IR, titled *Insurance Requirements*. This form shows in detail the types and amounts of insurance required for each City contract.

Question: *I am bidding on a City project. When am I required to provide proof of insurance and bonds?*

Answer: Insurance and bonds are not due until after the contractor has been notified by the City that they have been selected as the successful bidder on the job. Since a City contract cannot commence work until Risk Management approves the insurance and bonds, we recommend you submit all required documents as soon as possible.

Question: *I am a small company and am having trouble obtaining the required bonding. Is there any way the City can help me?*

Answer: The City of Los Angeles, in recognizing the need small companies had for assistance in obtaining the required bid, performance and payment bonds, started a program called the Bond Assistance Program Los Angeles (BAP LA). For information regarding the BAP LA, go to the Risk Management website. To speak to someone regarding joining the BAP LA please contact the City's broker at 213-327-0298.

Question: *I am a small company and am having trouble finding insurance coverage. Is there any way the City can help me?*

Answer: The contractor may secure insurance coverage from any qualified insurance company. However, there maybe a low-cost alternative called Service Providers for Artisan and Tradesman Activities (SPARTA). To receive more information on SPARTA, go to www.2SPARTA.com or call (800) 420-0555.

Question: *I am holding a special event and the City requires insurance. How do I find insurance for this event?*

Answer: The event sponsor may secure insurance coverage from any qualified insurance company. However, there is a low-cost alternative called "Prompt Cover" that insures special events. Prompt Cover may be accessed via Internet by going to www.2SPARTA.com or by calling (800) 420-0555.

Question: *Do I only need to provide evidence of insurance coverage once?*

Answer: If the City contract goes beyond the insurance renewal date, evidence of insurance is required that shows coverage for the next year or until the contract ends, whichever is later.

Question: *Why does this contract have insurance requirements? It is only a \$1,000 contract.*

Answer: The dollar amount of the contract does not determine the amount of insurance coverage required to do business with the City. It is determined by the type of services provided and the degree of exposure to liability that contract imposes upon the City.

Question: *What insurance does the City carry?*

Answer: For a list of current insurance coverages, please see our CAO Risk Management internet website page <http://cao.lacity.org/risk/index.htm> and hyperlink to our Insurance Procurement subsection at <http://cao.lacity.org/risk/InsuranceProcurement.pdf>

Question: *Is the City self-insured?*

Answer: Because of its size and its financial capacity, the City has long followed the practice of directly assuming virtually all insurable risks without procuring commercial insurance policies. The extent and variety of City exposure is such that the cost of the premiums would outweigh the benefits of such coverage. The City administers, adjusts, settles, defends and pays claims from budgeted resources. The City is permissively self-insured for workers' compensation. The City procures commercial insurance when required by bond or lease financing covenants and for other limited purposes.

Question: *Do you accept California State Compensation Insurance Fund Certificates of Insurance?*

Answer: Yes, the City does accept State Fund forms. However, this is provided that the form provides a 30-day notice of cancellation ((10) days for non-payment of premium) and a waiver of subrogation (when required). Please email the document to cao.insurance.bonds@lacity.org.

Question: *The contractor says he/she already has insurance on file with a proprietary City Department already. Does he/she need to file another certificate with Risk Management?*

Answer: For the Los Angeles World Airports (LAWA), the Los Angeles Department of Water and Power (LADWP), and the Port of Los Angeles (POLA) if there are originals on file with any of these proprietary departments, typically a copy of the original certificates will be sufficient. There are two situations when an original would have to be re-filed with the City: when the insurance coverage with the proprietary department is project specific or when the insurance coverage at the proprietary department is less than the insurance requirement for the new project. In these cases, new certificates would have to be completed and forwarded to Risk Management for approval. The City would have to be notified directly of any cancellation of coverage in accordance with Appendix A, Standard Provisions for City Contracts (Rev. 03/09)

All insurance submitted to the City (except for LAWA and LADWP) can be found in the Track4LA™ compliance system at <http://track4la.lacity.org> .

Risk Management

Question: *Who should I talk to regarding my departmental Risk Management issues?*

Answer: To find your Liaison Risk Manager, please see Departmental Assignments on Risk Management's website or call (213) 978-RISK (7475).

Question: *How do I obtain a Letter of Indemnification/Proof of Insurance from the City?*

Answer: Contact the department you are working with and have them submit a completed "Request for Letter of Indemnity" form directly to CAO Risk Management.

If you only require Proof of Insurance from the City, then download a copy of our General Proof of Insurance letter from our CAO Risk Management internet website:

http://cao.lacity.org/risk/GeneralProof_of_Insurance-City_of_LA.pdf