

Frequently Asked Questions (FAQ)

Internet version

General Information

Question: *Where is the Office of the City Administrative Officer- Risk Management located?*

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

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

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

Answer: Submit your documents via email at cao.insurance.bonds@lacity.org or by fax at 213-978-7615. You can also submit in person or mail your documents to 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://www.lacity.org/clk>. You can also pick up a claim form in person at the 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: See [Forms/Documents](#) on Risk Management's internet website.

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

Answer: Each bid 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: *What are acceptable forms of evidence of insurance?*

Answer: Insurance Industry Certificates Of Insurance (such as an ACORD certificate) are the preferred proof of insurance. For more information on acceptable evidence of insurance, we recommend that you refer to the **City of Los Angeles – Instructions And Information On Complying With City Insurance Requirements (rev. 09/06)**. It can be found on our Risk Management website (<http://www.lacity.org/cao/risk/index.htm>) under [Instructions For City Insurance Requirements](#).

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 low bidder on the job. Since a City contract cannot commence work until Risk Management approves the insurance and bonds, the sooner the insurance and bond are submitted and approved, the better. To see if your insurance has been approved please go to the Risk Management internet website and click on "Insurance and Bonds Compliance System". Enter your company name or CAO number. If your coverage appears then your insurance has been approved by the City.

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

Answer: Recognizing that small companies had a need for assistance in obtaining the required bid, performance and payment bonds, the City of Los Angeles 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, you may 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 is 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 [Insurance Procurement](#) on Risk Management's website.

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, so long as the form provides a 30-day notice of cancellation (10 days for non-payment of premium) and a waiver of subrogation (when required).

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: If insurance is on file with a proprietary department, typically a copy of what was already submitted will be sufficient. There are two situations when insurance would have to be re-filed with the City: when the insurance coverage with the proprietary is project specific or when the insurance coverage at the proprietary 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.

Risk Management

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

Answer: To find out who your Liaison Risk Manager is, 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: If you are in need of a letter of indemnification, contact the City department you are working with and have them fax a completed "Request for Letter of Indemnity (Form Gen. 184)" form directly to Risk Management at (213) 978-7616. If you are only in need of Proof of Insurance from the City of Los Angeles, you may download our [General Proof of Insurance](#) letter on our Risk Management website.