

## **FOOD TRUCK INSURANCE**

### **INSURANCE**

The food truck owner shall secure and maintain such primary insurance policies as will protect him or his patrons and the City from claims for bodily injury, death or property damage which may arise from food truck operations be it by him or anyone employed by them directly or indirectly.

The following insurance policies are required unless other limits are specified. The City must be identified as a certificate holder and shall be named as an additional insured under all policies.

**(1) Commercial General Liability**

Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000

**(2) Commercial Automobile Liability**

Any Auto, Hired & Non-Owned Combined Single Limit	\$1,000,000
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**The insurance required above shall be Primary insurance and non-contributory.**

- (3) Statutory Worker's Compensation** with waiver of subrogation in favor of the City.  
(If the food truck owner has employees)

### **CERTIFICATES OF INSURANCE**

Certificates of Insurance, acceptable to the City indicating insurance required by the agreement is in force, shall be filed with the City ten (10) days prior to food truck operations. The food truck owner shall ensure that coverages afforded under the policies will be in effect during all operations within the city limits of Davenaport. The food truck owner will accept responsibility for damages and the City's defense in the event no insurance is in place.