



HOMEOWNERS RIGHT-OF-WAY IMPROVEMENTS  
\*Without a Contractor\*

In order to do construction in the City right-of-way as an Owner/Builder without a Contractor, the following guidelines and documents are required.

1. A copy of the Owner's Homeowners Insurance Policy
2. An "Additional Insured – State or Political Subdivisions – Permits" Endorsement naming the City of Rancho Cucamonga as an additional insured. (Example Attached)
3. Homeowner's Insurance Acknowledgement filled out and signed by at least the homeowner if not both parties. (Attached)
4. Requires Supervisor Public Works Inspector and Risk Management approval.

If accepted, the Homeowner's Insurance Company is accepting the liability of the homeowner working in the public right-of-way and the policy will cover any / all liability issues during the course of the work in the City's right-of-way.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL INSURED – STATE OR POLITICAL SUBDIVISIONS – PERMITS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE

### SCHEDULE

(MUST STATE CITY OF RANCHO CUCAMONGA)  
WITHIN THIS BOX

Who is an "Insured" is amended to include as an Insured any state or political subdivision shown in the Schedule only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit. The coverage afforded to the Additional Insured is solely limited to liability caused by "your work" which is imputed to the Additional Insured.

Where no coverage shall apply herein for the Named Insured, no coverage or defense shall be afforded to the Additional Insured.

With respect to the coverage afforded to the Additional Insured, the following exclusions apply:

This coverage does not apply to:

1. "Bodily injury", "property damage" or "personal or advertising injury" arising out of operations performed for the state or municipality;
2. "Bodily injury" or "property damage" included within the "products-completed operations hazard";
3. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the sole negligence of the Additional Insured;
4. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the claimed negligence of the Additional Insured other than that directly caused by "your work" which shall be imputed to the Additional Insured; or
5. "Bodily injury", "property damage" or "personal and advertising injury" to any employee of the Named Insured or to any obligation of the Additional Insured to indemnify another because of damages arising out of such injury.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**

HOMEOWNER'S INSURANCE ACKNOWLEDGEMENT

We \_\_\_\_\_, acknowledge, \_\_\_\_\_, hereinafter referred to as homeowner, will be conducting work in the City of Rancho Cucamonga's right-of-way. Under the homeowner's insurance policy # \_\_\_\_\_, with coverage in the amount of \$ \_\_\_\_\_, the policy will cover any / all Liability claims during the course of work in the City of Rancho Cucamonga's right-of-way located at \_\_\_\_\_ beginning on \_\_\_\_\_ and estimated completion date of \_\_\_\_\_.

The permittee and insurance agency shall save, keep and hold harmless the City of Rancho Cucamonga, its officers or agents from all damages, cost or expenses in law or equity that may at any time arise or be set up because of damage to property, or of personal injury received by reason of or in the course of performing work authorized by the applied Permit which may be occasioned by an act or omission of the Permittee, his Agents or Employees. The City will not be liable for any accident, loss or damage to the work prior to its completion and acceptance.

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HOMEOWNER

INSURANCE AGENCY

\_\_\_\_\_  
(Please Print) Full Name

\_\_\_\_\_  
(Please Print) Company Representative / Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Homeowner's Address

\_\_\_\_\_  
Insurance Agency's Address

**INSURANCE AGENCY REPRESENTATIVE'S  
SIGNATURE MUST BE NOTARIZED**

**Policy must have \$500,000 Coverage**