

# Certificate of Insurance

## INSURANCE REQUIREMENT

A Certificate of Insurance (COI) will be required prior to completion of the permit review process. It is not a requirement with the initial submittal of the ROCC application, however it will be required prior to routing the ROCC Agreement for signatures.

## COMMERCIAL

- Name the City of Tacoma as an additional insured using the most current version of the Insurance Services Office form [CG2012](#);  
Written as:  
*City of Tacoma*  
*Planning and Development Services*  
*747 Market Street, Room 345*  
*Tacoma, WA 98402*
- Apply as primary insurance and be noncontributory, regardless of any insurance or self-insurance the City may carry;
- Include a “cross-liability” (Separation of Insured) clause; and
- Include limits of protection set by City of Tacoma Risk Management for combined single limit, bodily injury and property damage. It is to be understood and agreed that the permittee’s obligation to hold harmless the City from claims for damages arising out of the operations related to the permit shall not be limited to the amount of insurance provided by the permittee. The Permittee shall give notice to the Risk Manager of the City of Tacoma 30 days before the cancellation of said policy. In the case of Commercial Insurance, the applicant must provide a certificate of insurance as evidence of the Commercial General Liability insurance and a copy of the endorsement showing the City of Tacoma as additional insured prior to the effective date of the permit.
  - Typically \$1 million each occurrence, \$2 million aggregate.
- Permit number must be included in the Description of Operations field on the Certificate of Insurance (example: ROCC20-XXXX).

## RESIDENTIAL (SINGLE-FAMILY / DUPLEX)

Applicant shall provide proof of homeowner’s liability insurance of a limit not less than \$500,000.

## APPLICABLE TO BOTH

Occupancy permits require an annual review of the insurance to confirm the coverage and limits are active and meet the requirements. Renewal and termination notices can be sent directly from the insurance provider to the following address:

**City of Tacoma**  
**Planning and Development Services**  
**747 Market Street, Room 345**  
**Tacoma, WA 98402**

## ADDITIONAL RESOURCES

Please find the Tacoma Municipal Code reference, tip sheets, and examples on our [Right-of-Way Occupancy resource page](#).



*Note: This Tip Sheet does not substitute for codes and regulations.*

*The applicant is responsible for compliance with all codes and regulations, whether or not described in this document.*

More information: City of Tacoma, Planning and Development Services | [www.tacomapermits.org](http://www.tacomapermits.org) (253) 591-5030

To request this information in an alternative format or a reasonable accommodation, please call 253-591-5030 (voice).

TTY or STS users please dial 711 to connect to Washington Relay Services.