



# Contract Instructor Insurance Requirements

City of Rohnert Park | Community Services Department | 2025-26

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Thank you for your interest in partnering with the City of Rohnert Park as a Contract Instructor. Per your contract instructor agreement, you are required to carry commercial liability insurance meeting the following minimum requirements.

## Commercial General Liability Insurance Requirements:

- **\$1,000,000** per occurrence and **\$2,000,000** aggregate.
- In addition to the Certificate of Insurance (COI), the submitted policy **must** include the following endorsement forms attached: **Primary and Noncontributory**, **Waiver of Subrogation**, and **Additionally Insured**.
- The City of Rohnert Park **must** be listed as Additional Insured as follows:

The City of Rohnert Park  
Its officers, agents, employees, and volunteers  
5401 Snyder Ln  
Rohnert Park, CA 94928

## Additional Requirement for Instructors Working with Youth (Ages 17 & Under):

- Sexual Assault & Molestation coverage at **\$1,000,000** per occurrence or claim is required for programs instructing youth participants (ages 17 & under).

Proof of insurance is due **30 days prior** to your first day of class and must include all of the following documents to be accepted:

- A Certificate of Insurance
- A copy of the **Additional Insured** policy form
- A copy of the **Primary and Non-contributory** policy form
- A copy of the **Waiver of Subrogation** policy form
- A copy of the SAM (**Sexual Abuse and Molestation**) policy form. If SAM coverage is a on a separate policy, a copy of the policy declarations page is acceptable. *This is only required for contractors that work with youth under the age of 18.*
- A copy of your excess or umbrella declarations page. *This is only required if your primary policy limits do not meet the minim requirements.*

**Important Note:** We recommend sharing this list with your insurance provider to ensure that all required documents are included before submission. Incomplete submissions may delay contractor onboarding and/or your class start date.

Proof of insurance should be submitted in a PDF format to Ari Neuenkirk ([aneuenkirk@rpcity.org](mailto:aneuenkirk@rpcity.org)).

If you would rather submit a physical copy of your insurance, you can do so at the Community Center located at 5401 Snyder Lane in Rohnert Park.

# Insurance FAQ

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## ***What is Primary and Non-contributory coverage?***

Primary coverage means your policy will pay out first in the event of a claim.

Non-contributory means your policy will not require other insurers to contribute to the payout; it covers the full claim amount without sharing the cost.

Having Primary and Non-contributory coverage helps ensure you meet contractual obligations, may protect you from gaps in coverage, and minimizes disputes between insurers.

## ***What is a Waiver of Subrogation?***

A Waiver of Subrogation prevents your insurance company from pursuing another party for reimbursement after paying a claim. It's commonly used in contracts to avoid disputes between parties (such as contractors and property owners) and ensure smoother claims processes.

## ***What if my limits aren't high enough?***

If you find that your current policy limits do not meet the minimum requirements, you can ask your insurance provider if increasing your limits is an option.

An alternative option is to purchase an excess or umbrella policy. Excess insurance provides additional coverage beyond your existing insurance policy. It kicks in once the limits of your primary policy are exhausted. Umbrella insurance is similar to excess insurance but typically provides broader coverage.

If you are looking to increase your coverage limits, we recommend reaching out to your insurance provider or broker to discuss which option is best for you and your business.

## ***Where do I purchase insurance?***

You can search online for brokers or agents that specialize in the type of coverage you need, or you can ask for recommendations from industry peers. Searching for "commercial insurance brokers" is a good place to start. You can also search for your line of work specifically, for example "commercial insurance for fitness instructors".