

## **Building Contractor Insurance and Bond Requirements**

### **Bond**

1. A \$10,000.00 license and permit bond is required.
2. The person holding the building contractor's license and the license holder's company must be named as the principal unless the license holder is a sole proprietor.
3. The City of Omaha must be named as the obligee.
4. Occupation must be described as "Building Contractor".
5. The person holding the building contractor's license and the company (if any) shall sign the bond as principals.

### **General Liability Insurance**

(See Section 43-279 (a) for Minimum Coverage Requirements)

1. A certificate of insurance is required with contractor's company or the licensed building contractor and the contractor's company named as the insured.
2. The City of Omaha must be named as the certificate holder. Please use the following address:  
City of Omaha Planning Department  
Permits and Inspections Division  
1819 Farnam Street Room 1110  
Omaha, NE 68183
3. The amount of coverage for each occurrence, and for general aggregate shall be equal to or exceed the amount stated in Section 43-279(a) of the Omaha Municipal Code.

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#### **Sec. 43-279. - Bond and insurance.**

Prior to issuance or renewal of a license under this article, the prospective license holder shall provide to the permits and inspections division and maintain in continuous effect thereafter, the following:

- (a) A certificate of insurance which provides combined coverage of bodily injury and property damage in a minimum amount of: Class A and B, \$1,000,000.00; Class C, \$500,000.00; Class D and E, \$300,000.00.
- (b) A corporate surety bond in the penal sum of not less than \$10,000.00 conditioned that the applicant shall, in all material by him/her furnished and in all work by him/her done and performed within the jurisdictional area of the city, strictly comply with the code and ordinances of the city related thereto as now existing or hereafter enacted.
- (c) Said bond shall be executed by a qualified surety company licensed to do business in the state. Said bond, before being accepted by the permits and inspections division, shall be approved as to form by the city law department, and shall further be conditioned, among other things, to indemnify the city against any lawsuits brought or judgments obtained against the city, or any of its officials, employees or the board, and to hold the same harmless from any costs or expenses occasioned by any injury or casualty happening to any person, persons or property, real or personal, either directly or indirectly through them by his/her or their employees.
- (d) The bond for an individual holding a contractor license or in his/her own behalf shall name said individual. The bond for an individual holding a license on behalf of a firm or corporation shall name both the individual and the firm or corporation as principals.

(Ord. No. 39090, § 1, 8-16-11)