

61G4-15.003 Public Liability Insurance.

(1) As a prerequisite to the initial issuance, or the renewal of an active certificate or registration or a change in the status of an active certificate or registration, the applicant shall submit a signed affidavit attesting to the fact that the applicant has obtained and will maintain public liability and property damage insurance, in the amounts stated herein for the life of an active certificate or registration and for the safety and welfare of the public. It shall be a violation of this rule for any licensee to fail to continually maintain liability and property damage insurance in amounts set forth herein.

(2) To verify the accuracy of the signed affidavit, the Board will, from time to time, conduct random sample audits of licensees by zip code area in which the total number of certificates and registrations selected for audit will be in a sufficient amount to insure the validity of the audit. Upon written request by the Board, each selected licensee shall, within thirty days of mailing of request to the licensee, by the Board office, by certified mail, submit proof of coverage, in the form of an original Certificate of Insurance, if available, or in the alternative, a certified copy of the Certificate of Insurance on file with the building department for the period being audited or a copy of the insurance policy in force for the period being audited showing that the licensee had obtained the proper amount of public liability and property damage insurance and that the proper coverage has been continually maintained since the time of the last license renewal. The Certificate of Insurance shall be prepared by an insurance agency and must contain the following information to meet the requirements of the Board:

- (a) Date that the Certificate of Insurance was issued.
- (b) Name of Insurance Agent.
- (c) Name of Insured must reflect the exact name of the business organization qualified by the applicant, and the insured's fictitious name or d/b/a, if any.
- (d) Name of Insurance Company.
- (e) Policy number must be on the Certificate.
- (f) Effective date of policy.
- (g) Expiration date of policy.
- (h) Proper aggregate amount of public liability and property damage as defined below:

	Liability	Property Damage
General Contractor	\$300,000	\$50,000
Building Contractor	300,000	50,000
Residential Contractor	100,000	25,000
Sheet Metal Contractor	100,000	25,000
Air Conditioning Contractor	100,000	25,000
Roofing Contractor	100,000	25,000
Mechanical Contractor	100,000	25,000
Pool Contractor	100,000	25,000
Plumbing Contractor	100,000	25,000
Underground Utility and Excavation Contractor	100,000	25,000
Solar Contractor	100,000	25,000
Pollutant Storage System	100,000	25,000
Specialty Contractor		
Specialty Contractors, Unless specified otherwise	100,000	25,000

(i) Certificate holder must be the State of Florida, Department of Business and Professional Regulation, the Construction Industry Licensing Board.

(j) The cancellation notice shall stipulate that, should the public liability and property damage coverage, described above, be cancelled before the expiration date thereof, the issuing company will mail a thirty day written notice to the Certificate Holder named on this Certificate.

- (k) The agent's signature.

- (1) The licensee's correct license number.
- (3) The insurance shall, at all times, be carried in the name of the licensee.
- (4) The applicant will submit a Certificate of Insurance only when requested by this Board and within the specified time period set forth in the Board's request.
- (5) Failure to comply with the Board's request to submit proof of coverage, which meets the requirements of the Board, will be a violation of this Rule.

Specific Authority 489.108, 489.115(5), 489.129(3) FS. Law Implemented 489.115(5) FS. History--New 1-10-80, Amended 9-15-82, Formerly 21E-15.03, Amended 1-26-88, 1-1-89, 5-23-89, 6-5-90, Formerly 21E-15.003, Amended 7-18-94, 1-10-95, 2-6-96, 11-13-03, 11-7-05, 11-15-07.