



# Memorandum

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**TO:** Blasting Contractors

**FROM:** Fulton Cochran, Blasting Committee Chairman

**DATE:** January 31, 2006 (revised)

**SUBJECT:** Insurance Requirements

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This memo is intended to clarify the insurance requirements for blasting.

The ordinance requires the following:

15.33.140.08 Proof of Insurance

General. A valid Certificate of Insurance shall be submitted with each application when applying for a permit to conduct blasting.

Certificate Information Required. The certificate shall be issued by an insurance company authorized to transact business in the State of Nevada, or be named on the list of authorized insurers maintained by the Nevada Department of Business and Industry, Division of Insurance. The following information shall be identified:

1. The contractor shall be named as the insured. If the insurance is provided by an individual, company or partnerships other than the contractor, the contractor shall be named as an additional insured.
2. The City of Henderson Municipal Corporation, its officers, agents, employees and volunteers" shall be named as additional insured and certificate holder.
3. Commercial general liability limits, including contractual liability, in the minimum amount of \$5,000,000.00, per occurrence.

The Certificate of Insurance shall contain the following information to be acceptable:

1. The certificate holder shall be phrased as "The City of Henderson Municipal Corporation, its agents, employees and volunteers". The certificate holder should then be named as an "Additional Insured".

The insurer shall add the following industry standard endorsement: "CG 20 12 State or Political Subdivision - Permits". This endorsement adds state and local governments as Additional Insured's for operations where the City has issued a permit.

2. To achieve the \$ 5,000,000 insurance required, the policy must show the aggregate amount between the coverage for general liability per occurrence **and** the excess/umbrella liability coverage.
3. Boxes to be "X'ed" are the General Liability, Automobile Liability and Excess/Umbrella Liability boxes.

Building & Fire Safety  
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BFSE 0411b  
04/08

FS Form B1-001 Atch B Rev 01/06