Insurance Requirements Guide

for SDG&E® and SoCalGas® Suppliers

Why Insurance Coverage Matters?

Insurance requirements are designed to align coverage with the work and protect all parties while services are performed.

Protect people and property

Helps protect suppliers, utilities, customers, and the public from covered risks arising during the work.

Match the scope and risk

Coverage requirements depend on the nature of the services, contract value and associated risk.

Insurance requirements are not one size fits all

Insurance requirements vary based on the work being performed. Different services may require different coverages and limits depending on the scope, exposures, and risk profile of the work.

If you anticipate challenges meeting insurance requirements, engage your procurement contact as early as possible.

Three Distinct Layers of Insurance Requirements

Meeting contractual minimums does not necessarily address the full business risk.

1 Legal requirements

Insurance required by applicable laws and regulations, including requirements related to employees, vehicles, and licensed operations.

2 Owner's contract requirements

Insurance required under the applicable purchase order, agreement, statement of work, and insurance exhibit.

3 Business risk protection

Insurance needed to protect people, equipment, operations, financial interests, reputation, and business continuity.

Contract requirements establish the minimum insurance requirements for the work being performed. Suppliers should work with their insurance advisors and/or broker to evaluate whether additional coverage is appropriate for their individual business needs and risk exposures.

Supplier Readiness Checklist

Complete these steps early to reduce insurance-related delays.

- [ ] Review California legal baseline requirements for employees, vehicles, and licensed contracting activity
- [ ] Review the contract requirements for the specific scope of work
- [ ] Confirm required coverage and limits with your broker
- [ ] Request all required policy endorsements from your broker
- [ ] Submit an active Certificate of Insurance (COI) before work begins
- [ ] Track renewal dates and provide updated evidence of insurance before expiration

Subcontractors:
Prime suppliers are responsible for confirming that subcontractors meet applicable insurance requirements for their scope of work.

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Coverage Requirements

The applicable coverages depend on the services provided and risk profile.

INSURANCE	DEFINITION
General Liability	Protects third-party bodily injury, property damage, or personal injury
Workers' Compensation and Employer's Liability	Required for suppliers with employees; follow state-mandated requirements
Automobile Liability	For Suppliers operating vehicles for fieldwork or site access
Professional Liability (E&O)	For engineering, consulting, or technical/professional services
Cyber Liability	For access to utility systems, customer data, or operational technology
Pollution/Environmental	For excavation, hazardous materials handling, or environmental remediation

Additional Insured Endorsement: The Utility must be listed as an Additional Insured on applicable policies.

Before Work Begins

Insurance documentation should be reviewed and accepted before mobilization.

Review

Bid, RFP, contract, purchase order, scope of work, onboarding instructions, and insurance requirements.

Confirm

Ask your broker to verify coverage types, limits, policy dates, endorsements, and Additional Insured requirements.

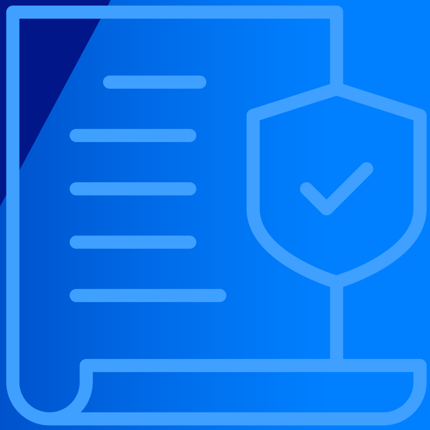
Submit

Provide the active COI and required endorsements, then confirm the utility's requirements have been satisfied.

Work will not begin before required documents are reviewed and accepted.

Certificates of Insurance (COI) and Endorsements

An active COI, together with required endorsements, provides evidence of compliance.



Proof of Insurance — COI + Required Endorsements

Evidence must be current, complete and consistent with the contract.

COI — Accord Form

- Insured Business Name
- Insurance Carriers
- Policy Numbers
- Effective and Expiration Dates
- Coverage Limits
- Required Endorsements
- Additional Insured Status
- Waiver of Subrogation

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Renewals and Ongoing Compliance

Keep coverage active for the full contract term and prevent gaps in work authorization.

Maintain continuous coverage

Track expirations	Renew early	Submit updates	Monitor subcontractors
Monitor policy and certificate expiration dates	Coordinate with your broker before current coverage expires	Provide updated COIs and endorsements before expiration	Confirm subcontractor evidence remains current and compliant

A coverage lapse may result in suspension of work until insurance is reinstated.

Frequently Asked Questions: New and Potential Suppliers

Common questions to address during sourcing, contracting, and onboarding.

1: What if my limits do not meet the requirements?

Discuss options with your broker and engage your procurement contact as early as possible. Depending on the scope and risk profile of the work, additional information or alternative approaches may be available for consideration.

2: How often must I provide a COI?

At onboarding and annually, or whenever policies renew.

3: Can work begin before approval?

Generally, no. Required documents should be reviewed and accepted first.

4: Do sole proprietors need insurance?

Yes. General Liability is required; Workers' Compensation requirements may vary by state.

5: Where do I submit the COI?

Follow the instructions provided through the designated third-party platform during onboarding or contracting.

6: Who should I contact about coverage?

Contact your insurance broker or carrier; for contract-specific guidance, contact your company representative or procurement contact.

Existing Suppliers: Manage, Change, and Continuity

Reassess requirements when the work changes and keep evidence current.

Scope expands

Review the insurance requirements when services change or expand. Higher limits or additional coverage may be needed based on the updated risk.

Certificate expires

Submit an updated COI before expiration to avoid interruptions in work authorization or contract compliance.

Subcontractors are used

Prime suppliers should ensure subcontractors maintain insurance aligned with the work they perform.

Review early | **Confirm with your broker** | **Submit complete evidence** | **Keep coverage current**

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