



CITY PLANNING & DEVELOPMENT

Insurance Requirements for Contractors
Information Bulletin No. 135

kcmo.gov/planning

Purpose

The City of Kansas City, Missouri, [Code of Ordinances, Chapter 18](#), requires certain types of contractors to maintain liability insurance naming the City of Kansas City, Missouri, as an additional insured.

These types of licensed contractors are required to maintain insurance per [Section 18-327\(b\)](#):

- Demolition contractors classes I and II
- Fire protection contractors classes I and II
- Plumbing contractors
- Residential building contractors
- Sign contractors

House moving contractors are also required to maintain insurance in order to obtain their business licenses and house moving permits, per [Section 18-16\(a\)\(2\)](#).

For all contractors listed above, the insurance requirements are:

1. Liability insurance with a minimum aggregate limit of \$1,000,000.00 per occurrence.
2. The City shall be added as an additional insured to such policy by separate endorsement. Except that no such endorsement shall be required for a residential building contractor unless such contractor will be performing work in the public right-of-way.
3. The policy shall contain a separate endorsement requiring the insurance company to notify the City in writing of any change in, or cancellation of, the policy at least 30 days prior thereto, or 10 days in the event of cancellation due to nonpayment of premium.
4. The insurance certificate shall be produced by a company having a current A.M. Best rating of B+ V or better and licensed to do business in the State of Missouri.
5. Before the license is issued, and annually thereafter, the contractor shall deposit with the City a certificate of insurance evidencing the foregoing coverage is in force and that the endorsements required by (2) and (3) have been issued.

Please note that an insurance certificate from an unapproved provider shall not be accepted as proof of insurance. Please also note that a contractor's failure to provide City Planning & Development with a valid, up-to-date insurance certificate and/or its failure to maintain the required coverage in accordance with the applicable code requirements shall be grounds for automatic, immediate suspension of permit and trades privileges; for suspension of that contractor's license(s); and for the City's refusal to schedule or perform inspections. It may also interfere with a contractor's eligibility to renew its business license(s) with the Finance Department

Please contact Contractor Licensing Branch staff at (816) 513-1500 if you have any questions or need a sample insurance certificate.