



CCFG Construction
393 Morning Star Dr.
Sonoma, CA 95370

2-4-2015

Contract No. 10-1C0304
Protest Response Letter

CCFG would like to reference the attached document titled "Insurance Requirements" that is available on the Caltrans website and similar information located in the standard specs. Under evidence of Insurance the document states:

"The contractor may bid on any Caltrans construction contract without first obtaining insurance. If the contractor is the apparent low bidder, it must submit the insurance documents to the Office Engineer as a condition of contract approval."

CCFG intends to have employees for this project and will submit all required information in accordance with standard spec section 7-1.06C

7-1.06C Workers' Compensation and Employer's Liability Insurance

Under Labor Code § 1860, secure the payment of worker's compensation under Labor Code § 3700.

Submit to the Department the following certification before performing the work (Labor Code § 1861):

I am aware of the provisions of Section 3700 of the Labor Code which require every employer to be insured against liability for workers' compensation or to undertake self insurance in accordance with the provisions of that code, and I will comply with such provisions before commencing the performance of the work of this contract.

Contract signing constitutes certification submittal.

Sincerely,


Michael Niven
Vice President RMO
Central Coast Financial Group Inc.
DBA: CCFG Construction
Michaelniven10@gmail.com
209-743-4911 cell
209-396-2681 fax

CALIFORNIA DEPARTMENT OF TRANSPORTATION
DIVISION OF CONSTRUCTION



INSURANCE REQUIREMENTS:

Indemnification and Insurance

Contracts generally require the following but these requirements must be verified in your specific contract.

- The contractor's obligation for insurance is contained in various sections of the Standard Specifications. Section 3-1.07, "Insurance Policies," has provisions describing the types of insurance documents required from the successful bidder.
- Section 3-1.18, "Contract Execution," requires the contractor to submit the insurance documents at the time the contract is executed.
- Section 7-1.05, "Indemnification," requires the contractor to indemnify Caltrans.
- Section 7-1.06, "Insurance," requires the contractor to carry liability insurance without allowing it to lapse.
- The contractor must also have railroad protective liability insurance when required by the contract. Requirements for railroad insurance vary depending on the railroad company involved. If the contract involves a railroad company, Caltrans makes the insurance requirements available in an *Information Handout* in a document titled "Railroad Relations and Insurance Requirements."
- The contractor must secure the payment of worker's compensation in accordance with Labor Code section 3700 and certify in the contract their awareness of section 3700 and its requirements.
- If a contractor's employees may be exposed to an injury subject to the U.S. Longshoremen's and Harbor Workers' Compensation Act, the Jones Act, or under laws, regulations, or statutes applicable to maritime employees, the insurance must cover such injuries or claims.

Evidence of Insurance

The contractor may show evidence of insurance in one of two ways:

1. The contractor may bid on any Caltrans construction contract without first obtaining insurance. If the contractor is the apparent low bidder, it must submit the insurance documents to the Office Engineer as a condition of contract approval.
2. To expedite contract execution and approval, a contractor may be pre-approved for the insurance requirements before bidding on a Caltrans' contract. If a contractor requests and submits the required documents, the Division of Construction will issue a certificate of pre-approved insurance. The certificate is valid until the insurance policy expiration date. The Division of Construction has posted information and instructions for pre-approval of a contractor's insurance on its website at:
<http://www.dot.ca.gov/hq/construct/riskmanagement/insurancepreapproval/>

NOTE: A joint venture is treated as an individual contractor. Insurance requirement for a joint venture is the same as that required of a contractor.

Construction Liability Insurance Limits and Documents Required

The following are excerpts and are not the complete insurance specifications for Caltrans contracts. They are included here to show the liability insurance limits and the documents needed for the convenience of the contractor. Please refer to the special provisions of your specific contract for the complete insurance requirements.

3-1.07 INSURANCE POLICIES

The successful bidder must submit:

1. Copy of its commercial general liability policy and its excess policy or binder until such time as a policy is available, including the declarations page, applicable endorsements, riders, and other modifications in effect at the time of contract execution. Standard ISO form no. CG 0001 or similar exclusions are allowed if not inconsistent with section 7-1.06. Allowance of additional exclusions is at the discretion of the Department

FAX COVER SHEET

TO

COMPANY

FAX NUMBER 19162276282

FROM Mike Niven

DATE 2015-02-07 00:36:51 GMT

RE Contract 10-1C0304 Bid Protest Response

COVER MESSAGE

Please see the attached response from CCFG

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Mike Niven
CCFG Construction
209-743-4911 cell

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