ORDINANCE NO. 6634

AN ORDINANCE TO AMEND TITLE 13 BUILDINGS AND CONSTRUCTION OF THE 2020 MUNICIPAL CODE OF COUNCIL BLUFFS, IOWA, BY ENACTING NEW CHAPTER 13.45 "INSURANCE".

BE IT ORDAINED
BY THE CITY COUNCIL
OF THE
CITY OF COUNCIL BLUFFS, IOWA

SECTION 1. That Title 13 Buildings and Construction is hereby amended by enacting new Chapter 13.45 "Insurance" to read as follows:

Chapter 13.45 –INSURANCE
3.45.010 Purpose
3.45.010 Insurance Required

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The purpose of this chapter is to establish minimum insurance requirements for all contractors and/or licensed professionals covered under CBMC Title 13.

3.45.010 Insurance Required
A. All contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall be required to maintain commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars ($1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars ($1,000,000.00).
B. In addition, when required by the Chief Building Official or his/her designee, all contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars ($100,000.00); and auto liability insurance in the minimum amount of one million dollars ($1,000,000.00).
C. Prior to the issuance of any permit under Chapter 13, all contractors and/or licensed professionals shall stipulate and affirm, on a form to be provided by the City, that permittee shall maintain the required insurance under this section throughout the duration of the permit, that the permittee shall maintain all certificates of insurance and shall provide them to the City upon request, and that permittee shall notify the City of any changes, renewals or lapses to the insurance coverage throughout the duration of the permit. Failure to perform any duty or action under this paragraph shall result in immediate revocation of the permit, and all work pursuant to such permit shall be ordered ceased.
D. City reserves the right to require additional insurance or increased insurance limit coverage, subject to the discretion of the Chief Building Official or his/her designee.

SECTION 2. REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

SECTION 3. SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason declared illegal or void, then the lawful provisions of this ordinance which are severable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

SECTION 4. EFFECTIVE DATE. This ordinance shall be in full force and effect from and after its publication, as by law provided.

PASSED
AND March 24, 2025.
APPROVED

_____
MATTHEW J. WALSH
Mayor

Attest: _____
JODI QUAKENBUSH City Clerk

First Consideration: 3-10-25
Second Consideration: 3-24-25
Public Hearing: N/A
Third Consideration: _____