

## **Home Owners Insurance Requirements**

Homeowners must submit the following in order to receive an encroachment permit from Public Works:

- ❖ The homeowners certificate of insurance coverage of \$500,000.00.
- ❖ If the homeowner does not have the \$500,000 (for example only has \$250,000) insurance coverage, they are required to submit an umbrella insurance to cover the extra required coverage amount.
- ❖ Current policy dates.