

# **INSURANCE GUIDE I - MINOR CONTRACTS FOR SERVICE**

## **STANDARD INSURANCE LANGUAGE TO BE UTILIZED IN CONTRACTS MEETING "GUIDE I" SPECIFICATIONS**

### **SPECIFICATIONS:**

**DURATION:** Project will not exceed 30 calendar days  
**COST:** Project cost will not exceed \$50,000  
**RISK:** Low, No unusual or high hazards present

### **WORKERS' COMPENSATION:**

Coverage is to apply for all employees for statutory limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$500,000 each accident, \$500,000 each employee, \$500,000 policy limit for disease.

### **COMMERCIAL GENERAL LIABILITY - OCCURRENCE FORM REQUIRED:**

(Contractor/Vendor) shall maintain commercial general liability (CGL) insurance with a limit of not less than \$300,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location/project in the amount of \$600,000. CGL insurance shall be written on an occurrence form and shall include bodily injury and property damage liability for premises, operations, independent contractors, products and completed operations, contractual liability, broad form property damage and property damage resulting from explosion, collapse or underground (x, c, u) exposures, personal injury and advertising injury. Damage to rented premises shall be included at \$100,000.

### **COMMERCIAL AUTOMOBILE LIABILITY INSURANCE:**

(Contractor/Vendor) shall maintain automobile liability insurance with a limit of not less than \$300,000 each accident for bodily injury and property damage liability. Such insurance shall cover liability arising out of any auto (including owned, hired and non-owned autos.) The policy shall be endorsed to provide contractual liability coverage.

### **EVIDENCE OF INSURANCE:**

The (Contractor/Vendor) shall furnish the (Entity) with Certificates of Insurance and endorsements. The Certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf. The (Entity) is to be specifically included as an additional insured on all policies except Workers' Compensation. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. All certificates of insurance must be on file with and approved by the (Entity) before the commencement of any work activities.

# **INSURANCE GUIDE II – AVERAGE CONTRACTS FOR SERVICE**

## **STANDARD INSURANCE LANGUAGE TO BE UTILIZED IN CONTRACTS MEETING “GUIDE II” SPECIFICATIONS**

### **SPECIFICATIONS:**

DURATION; Project will not exceed 180 calendar days  
COST: Project cost between \$50,000 to \$500,000  
RISK: Low, No unusual or high hazards present

### **WORKERS' COMPENSATION:**

Coverage is to apply for all employees for statutory limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$500,000 each accident, \$500,000 each employee, \$500,000 policy limit for disease.

### **COMMERCIAL GENERAL LIABILITY - OCCURRENCE FORM REQUIRED:**

(Contractor/Vendor) shall maintain commercial general liability (CGL) insurance with a limit of not less than \$500,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location/project in the amount of \$1,000,000. Products and completed operations aggregate shall be \$1,000,000. CGL insurance shall be written on an occurrence form and shall include bodily injury and property damage liability for premises, operations, independent contractors, products and completed operations, contractual liability, broad form property damage and property damage resulting from explosion, collapse or underground (x, c, u) exposures, personal injury and advertising injury. Damage to rented premises shall be included at \$100,000.

### **COMMERCIAL AUTOMOBILE LIABILITY INSURANCE:**

(Contractor/Vendor) shall maintain automobile liability insurance with a limit of not less than \$1,000,000 each accident for bodily injury and property damage liability. Such insurance shall cover liability arising out of any auto (including owned, hired and non-owned autos). The policy shall be endorsed to provide contractual liability coverage.

### **EVIDENCE OF INSURANCE:**

The (Contractor/Vendor) shall furnish the (Entity) with Certificates of Insurance. The Certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf. The (Entity) is to be specifically included as an additional insured on all policies except Workers' Compensation. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. All certificates of insurance must be on file with and approved by the (Entity) before the commencement of any work activities.

# **INSURANCE GUIDE III – EXTENSIVE CONTRACTS FOR SERVICE**

## **STANDARD INSURANCE LANGUAGE TO BE UTILIZED IN CONTRACTS MEETING “GUIDE III” SPECIFICATIONS**

### **SPECIFICATIONS:**

**DURATION:** Projects that do not exceed 180 days in duration.  
**COST:** Projects where the cost is \$500,000 to \$1,000,000.  
**RISK:** Medium, Projects where medium hazards exist.

### **WORKERS' COMPENSATION:**

Coverage is to apply for all employees for statutory limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$1,000,000 each accident, \$1,000,000 each employee, \$1,000,000 policy limit for disease.

### **COMMERCIAL GENERAL LIABILITY - OCCURRENCE FORM REQUIRED:**

(Contractor/Vendor) shall maintain commercial general liability (CGL) insurance with a limit of not less than \$1,000,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location/project in the amount of \$3,000,000. Products and completed operations aggregate shall be \$3,000,000. CGL insurance shall be written on an occurrence form and shall include bodily injury and property damage liability for premises, operations, independent contractors, products and completed operations, contractual liability, broad form property damage and property damage resulting from explosion, collapse or underground (x, c, u) exposures, personal injury and advertising injury. Damage to rented premises shall be included at \$100,000.

### **COMMERCIAL AUTOMOBILE LIABILITY INSURANCE:**

(Contractor/Vendor) shall maintain automobile liability insurance with a limit of not less than \$1,000,000 each accident for bodily injury and property damage liability. Such insurance shall cover liability arising out of any auto (including owned, hired and non-owned autos). The policy shall be endorsed to provide contractual liability coverage.

### **EVIDENCE OF INSURANCE:**

The (Contractor/Vendor) shall furnish the (Entity) with Certificates of Insurance. The Certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf. The (Entity) is to be specifically included as an additional insured on all policies except Workers' Compensation. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. All certificates of insurance must be on file with and approved by the (Entity) before the commencement of any work activities.

# **INSURANCE GUIDE IV - EXTENSIVE CONTRACTS FOR SERVICE**

## **STANDARD INSURANCE LANGUAGE TO BE UTILIZED IN CONTRACTS MEETING "GUIDE IV" SPECIFICATIONS**

### **SPECIFICATIONS:**

**DURATION:** Projects that exceed 180 days in duration.  
**COST:** Projects where the cost is \$1,000,000 or higher.  
**RISK:** High, Projects where extremely high or unusual hazards exist.

### **WORKERS' COMPENSATION:**

Coverage is to apply for all employees for statutory limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$3,000,000 each accident, \$1,000,000 each employee, \$1,000,000 policy limit for disease.

### **COMMERCIAL GENERAL LIABILITY - OCCURRENCE FORM REQUIRED:**

(Contractor/Vendor) shall maintain commercial general liability (CGL) insurance with a limit of not less than \$3,000,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location/project in the amount of \$6,000,000. Products and completed operations aggregate shall be \$6,000,000. CGL insurance shall be written on an occurrence form and shall include bodily injury and property damage liability for premises, operations, independent contractors, products and completed operations, contractual liability, broad form property damage and property damage resulting from explosion, collapse or underground (x, c, u) exposures, personal injury and advertising injury. Damage to rented premises shall be included at a minimum of \$100,000.

### **COMMERCIAL AUTOMOBILE LIABILITY INSURANCE:**

(Contractor/Vendor) shall maintain automobile liability insurance with a limit of not less than \$3,000,000 each accident for bodily injury and property damage liability. Such insurance shall cover liability arising out of any auto (including owned, hired and non-owned autos). The policy shall be endorsed to provide contractual liability coverage.

### **EVIDENCE OF INSURANCE:**

The (Contractor/Vendor) shall furnish the (Entity) with Certificates of Insurance. The Certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf. The (Entity) is to be specifically included as an additional insured on all policies except Workers' Compensation. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. All certificates of insurance must be on file with and approved by the (Entity) before the commencement of any work activities.

## **INSURANCE GUIDE V – A. BUILDERS RISK**

### **SPECIFICATIONS:**

When a contract includes construction of and/or additions to above ground buildings or structures, Builders Risk coverage must be provided. Contract specifications should state whether the owner or contractor takes out this policy. The contract should specify a waiver of subrogation between the owner and contractor to the extent that damage to the project is covered by insurance.

NOTE: This coverage is required on projects falling under Guides II, III and IV. In certain situations, it may be required under Guide I.

### **BUILDERS RISK INSURANCE:**

The contractor shall purchase and maintain Builders Risk Insurance to cover the subject property for all risks of loss, subject to a waiver of coinsurance, and covering off-site storage, transit and installation risks.

The policy is to be endorsed to cover the interests of all parties, including the Entity and all contractors and subcontractors. The insurance is to be endorsed to cover testing and to grant permission to occupy the facility under construction/renovation during such activity.

### ***EVIDENCE OF INSURANCE:***

The (Contractor) shall furnish the (Entity) with a Certificate of Insurance. The Certificate is to be signed by a person authorized by that insurer to bind coverage on its behalf. The (Entity) is to be specifically included as an additional insured. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. The Certificate of Insurance must be on file and approved by the (Entity) prior to the commencement of any work activities.