Insurance Requirements

Contractor/Vendor shall agree to maintain in force at all times during the contract the following minimum coverages and shall name City of Meriden as an Additional Insured on a primary and non-contributory basis to all policies, except Workers Compensation. All policies should also include a Waiver of Subrogation. Insurance shall be written with Carriers approved in the State of Connecticut and with a minimum AM Best's rating of "A-"VIII.

		(Minimum Limits)
General Liability	Each Occurrence	$1,000,000
	General Aggregate	$2,000,000
	Products/Completed Operations Aggregate (Per Project Aggregate)	$2,000,000
Auto Liability	Combined Single Limit Each Accident	$1,000,000
Umbrella (Excess Liability)	Each Occurrence	$5,000,000
	Aggregate	$5,000,000

If any policy is written on a "Claims Made" basis, the policy must be continually renewed for a minimum of two (2) years from the completion date of this contract. If the policy is replaced and/or the retroactive date is changed, then the expiring policy must be endorsed to extend the reporting period for claims for the policy in effect during the contract for two (2) years from the completion date.

Workers' Compensation and Employers' Liability	WC Statutory Limits	
	EL Each Accident	$1,000,000
	EL Disease Each Employee	$1,000,000
	EL Disease Policy Limit	$1,000,000

Original, completed Certificates of Insurance must be presented to City of Meriden prior to contract issuance. Contractor/Vendor agrees to provide replacement/renewal certificates at least 30 days prior to the expiration date of the policies. Should any of the above described policies be cancelled, limits reduced or coverage altered, 30 days written notice must be given to the City of Meriden.

Builders Risk - Limit Full Completed Value of the Project encompassing Materials, labor and All associated construction cost.

1.03.07--Insurance: Coverage shall be on a primary basis.
The Contractor shall carry and maintain at all times during the term of the Contract the insurance coverages required by this article and any additional coverages(s) or higher minimum insurance coverage amount(s) required by the Special Provisions of the Contract.
If the Project includes work on or adjacent to railroad property additional insurance may be required as specified by the railroad. Refer to the Contract special provisions for any additional insurance requirements by the railroad.

1. **Workers' Compensation Insurance:** With respect to all operations the Contractor performs and all those performed for it by subcontractors, the Contractor shall carry, and require each subcontractor to carry, Workers' Compensation insurance as required by the laws of the State of Connecticut. Employer's Liability insurance shall be provided in amounts not less than $100,000 per accident for bodily injury by accident; $500,000 policy limit by disease and $100,000 per employee for bodily injury by disease. Each Workers' Compensation policy shall contain the U.S. Longshoreman's and Harbor Workers' Act endorsement when work is to be performed over or adjacent to navigable water.
2. **Commercial General Liability Insurance:** With respect to the operations the Contractor performs and also those performed for it by subcontractors, the Contractor shall carry, and require each subcontractor to carry, Commercial General Liability insurance, including Contractual Liability, Products and Completed Operations, Broad Form Property Damage and Independent Contractors. Products and completed operations insurance for ongoing and completed operations shall be maintained for a period of two (2) years after the acceptance of the Project by the Department in accordance with 1.08.14.

See chart below for applicable minimum coverage amounts.

Contract Amount ($)	Minimum Single Occurrence Amount ($)	Minimum Annual Aggregate Amount ($)
0-2,000,000	1,000,000	2,000,000
>2,000,001-10,000,000	2,000,000	4,000,000
>10,000,000	4,000,000	8,000,000

Each policy shall have coverage for and exclusions removed for "Explosion, Collapse and Underground" ("XCU") if underground work is to be undertaken.

3. **Automobile Liability Insurance:** The Contractor shall obtain automobile liability insurance covering the operation of all motor vehicles, including those hired or borrowed, that are used in connection with the Project for all damages arising out of:

1) bodily injury to or death of all persons and/or
2) injury to or destruction of property; in any one accident or occurrence.

This policy shall not be subject to an annual aggregate limitation. See chart above for applicable minimum coverage amounts.

4. **Owner's and Contractor's Protective Liability Insurance for and in the Name of the State:** With respect to the Contractor's Project operations and also those of its subcontractors, the Contractor shall carry, for and on behalf of the State for each accident or occurrence resulting in damages from:

1) bodily injury to or death of persons and/or
2) injury to or destruction of property.

See chart below for applicable minimum coverage amounts.

Contract Amount ($)	Minimum Single Occurrence Amount ($)	Minimum Annual Aggregate Amount ($)
0-20 Million	1,000,000	1,000,000
20 Million-50 million	2,000,000	2,000,000
>50 Million	4,000,000	4,000,000

5. **Railroad Protective Liability Insurance:** When the Contract involves work within 50 feet of the railroad right-of-way or State-owned rail property, with respect to Project operations and also those of its subcontractors, the Contractor shall carry Railroad Protective Liability Insurance providing coverage of at least $2,000,000 for each accident or occurrence resulting in damages from

1) bodily injury to or death of all persons and
2) injury to or destruction of property, and subject to that limit per accident or occurrence, an aggregate coverage of at least $6,000,000 for all damages during the policy period, and with all entities falling within any of the following listed categories named as insured parties:
    a) the owner of the railroad right-of-way,
    b) the owner of any railcar licensed or permitted to travel within that affected portion of railroad right-of-way, and
    c) the operator of any railcar licensed or permitted to travel within that affected portion of the railroad right-of-way, and with the State, if not falling within any of the above-listed categories, also named as an insured party.

6. **Blasting:** When explosives are to be used in the Project, the Commercial General Liability insurance policy shall include XCU coverage, in the same limits as the per occurrence policy limits.
7. **Protection and Indemnity Insurance for Marine Construction Operations in Navigable Waters:** If a vessel of any kind is involved in Project work, the Contractor shall obtain the following additional insurance coverage:
    a) Protection and Indemnity Coverage of at least $300,000 per vessel or equal to at least the value of hull and machinery, whichever is greater.
    b) If there is any limitation or exclusion with regard to crew and employees under the protection and

indemnity form, the Contractor must obtain and keep in effect throughout the Project a workers' compensation policy, including coverage for operations under admiralty jurisdiction, with a limit of liability of at least $300,000 per accident or a limit equal to at least the value of the hull and machinery, whichever is greater, or for any amount otherwise required by statute.

8. **Builder's Risk Insurance**: For Facilities construction projects, the Contractor shall maintain comprehensive replacement cost builder's risk (completed value) insurance providing coverage for the entire work at the Project site, including all fixtures, machinery and equipment, any heating, cooling and constituting a permanent part of the building and shall cover portions of work located away from the site, but intended for use at the site. If it is determined that all or a portion of the project is located within an area designated as a Special Flood Hazard Area, the Contractor shall maintain flood insurance (no less than $10,000,000 sublimit). The State of Connecticut shall be named Loss Payee. Equipment breakdown coverage may be sub limited to 50% of the project cost.

9. **State Named as Additional Insured:** The State must be named as an additional insured party for the Commercial General Liability and Automobile Liability insurance policies required by this Article and the Special Provisions to the Contract, and any Umbrella Liability Insurance, as applicable, obtained in accordance with this Article. Each policy shall waive right of recovery (waiver of subrogation) against the State of Connecticut.