

## **INSURANCE**

At no additional cost to the City of Waterbury (City), the Contractor shall purchase and maintain such insurance as set forth below. This insurance will help protect the City from claims, which may arise out of or result from the Contractor's acts, errors and/or omissions arising out of the Contractor's obligations due to a Permit Issuance to Contractor. The obligations of the Contractor are not limited solely to the Contractor but also include any obligations arising out of the Contractor's Subcontractors or anyone directly or indirectly employed by them or by anyone whose acts that they may be liable.

The Contractor's General Liability Insurance policies shall be endorsed to add the City as an Additional Insured. The insurance afforded the Additional Insured shall be primary insurance and the coverage and limits provided under the Contractor's policies shall not be reduced or prorated by the existence of any other insurance applicable to any loss the Additional Insured may have suffered. If any insurance policy required here is to be issued or renewed on a Claims Made basis as opposed to an Occurrence based form, the Retroactive Date for coverage shall be no later than the commencement date of the Permit Issuance or commencement of work. The Claims Made policy should remain in force for a period of at least 24 months or include "Tail Coverage" for a period of 24 months minimum, from the date of policy expiration or the completion of the work, whichever is later.

The following insurance coverages and limits shall be maintained at all times during the period of time when services are to be performed by the Contractor for occurrence-based policies or longer for Claims-Made policies:

- A) General Liability Insurance: \$1,000,000 per Occurrence/\$2,000,000 Aggregate Limit;
- B) Automobile Liability Insurance: \$1,000,000 per Accident, Combined Single Limit, including Hired & Non-owned Auto;
- C) Workers Compensation Insurance: Statutory Limits;
- D) Professional Liability (**Engineering Contracts only**): \$1,000,000 each Wrongful Act/ \$1,000,000 Aggregate Limit;
- E) Excavation Permit: \$5,000;
- F) Pollution Liability: \$1,000,000 (as required)

Insurance coverage explanations:

- A.) General Liability Insurance: Provides coverage to protect the Contractor and City for all damages arising out of bodily injury, sickness, and/or death of all persons in any one accident or occurrence, and for all damages arising out of destruction of property in any one accident or occurrence. Coverage must include Contractor's operations, completed operations and products.
- B.) Automobile Liability Insurance: Providing coverage to protect the Contractor and City with respect to claims for damage, bodily injury and/or property damage arising out of ownership, maintenance, operation, and use or loading/unloading of any owned or non-owned vehicles.
- C.) Workers Compensation Insurance: Contractor shall comply with all State of CT Statutes as it relates to workers compensation.

- D.) Professional Liability: Provides coverage for the City for any financial costs incurred due to Contractor's acts, errors or omissions of a Professional nature.
- E.) Permit Bond to be procured by Contractor to protect the City for work performed under a permit issued by the City of Waterbury.

Failure to Maintain Insurance: In the event the Contractor fails to maintain the minimum required coverage as set forth herein, the City may at its option purchase the same, and invoice offset the Contractor's invoices in a corresponding amount of the cost of insurance.

Cancellation: The City shall receive written notice of cancellation from the insurer at least 30 calendar days prior to the date of actual cancellation for non-renewal and 10 days' notice for non-payment of premium.

Certificates of Insurance: Prior to the execution of this agreement, the Contractor shall fill out a "Request for Insurance Recommendation" and submit it to [permits@ct.org](mailto:permits@ct.org). Once you receive your insurance recommendations from the Risk Management Department, use it to have the insurance company fill out the Certificate of Liability Insurance. Furnish it to the City of Waterbury, Engineering Department, subject to the approval of the City's Risk Manager, Certificates of Insurance verifying the insurance coverages including the naming of the City of Waterbury as an Additional Insured, as follows: "The City of Waterbury is an Additional Insured with respect to General Liability Insurance as its interest may appear."

The work order number should be shown on the Certificate of Insurance to help assure proper filing. The Contractor must supply updated Certificates of Insurance upon renewal of any expiring policies or material change in current policies. Said Certificates shall contain cancellation provisions as noted above and mail such Certificates to the Engineering Department, 185 South Main Street 5<sup>th</sup> FL, Waterbury, CT 06706.