

**INSURANCE REQUIREMENTS FOR INDEPENDENT CONTRACTORS OBTAINING A
PERMIT TO WORK WITHIN THE MUNICIPALITY**

Contractor shall maintain at a minimum the following giving evidence of same to the Municipality specifying job and location in the form of Certificates of Insurance or copies of policies. Insurance carrier must be New York State licensed with an A M Best rating of at least A IX. All subcontractors must adhere to worker's Compensation, Comprehensive Liability, Umbrella Liability and Auto Liability and provide 30 days notice of cancellation or material change.

I. WORKER'S COMPENSATION AND NYS DISABILITY

Coverage	Statutory
Extensions	Voluntary compensation All states coverage employers Employers liability – unlimited

II. COMMERCIAL GENERAL LIABILITY

Coverage	Occurrence - 1988 ISO or equivalent	
Limits	General Aggregate	\$2,000,000
	Products-Comp/Ops Aggreg	\$1,000,000
	Pers. & Advert. Injury	\$1,000,000
	Each Occurrence	
\$1,000,000	Fire Damage (Any one Fire)	\$ 50,000
	Medical Exp. (Any one Pers.)	\$ 5,000
Additional Insured	Municipality and all appointed and elected officials, employees and volunteers Using ISO form CG2012 or equivalent	
Special	Hold Harmless as per sample or equivalent	

III. AUTOMOBILE INSURANCE

Coverage	Standard New York policy insuring all owned, hired, and non-owned vehicles
Limits	Minimum Limit - \$1,000,000 CSL
Additional Insured	Municipality and all appointed and elected officials, employees and volunteers

IV. UMBRELLA LIABILITY RECOMMENDED

Coverage	Umbrella Form (Not Excess)
Suggested Limit	\$5,000,000
Additional Insured	Municipality and all appointed and elected officials, employees and volunteers

V. SAMPLE HOLD HARMLESS AGREEMENT / CONTRACTOR

The contractor shall indemnify and hold the Municipality harmless against any claim of liability or loss including the cost of defense for personal injury or property damage resulting from or arising directly or indirectly out of or resulting from the permit holders operations within the Municipality including losses arising out of the negligent acts or omissions of the contractor, its servants or agents, and any subcontractors, its servants or agents.