

**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

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

II. COMMERCIAL GENERAL LIABILITY

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| 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

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| 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

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| 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.