

# INSURANCE REQUIREMENTS

## INDEMNITY AND INSURANCE

- A. The contractor shall not commence work under this contract until they have obtained all insurance required under this paragraph and evidence of such insurance has been submitted and approved by the Borough, nor shall the Contractor allow any Subcontractor to commence work on a subcontract until evidence of similar insurance covering the Subcontractor has been so provided and approved.
- B. Insurance shall be issued by companies legally authorized to conduct business in the Commonwealth. Contractor shall deliver to the Borough, along with the executed contract documents, the required conformed copies of the insurance policies within ten (10) days after Notice of Award.
- C. Each Contractor shall require each of his Subcontractors to procure and to maintain during the life of their sub-contract, Subcontractor's Public Liability and Property Damage Insurance including the coverages specified and, in the amount, indicated below.

## COMPREHESIVE PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE

- A. Each Contractor shall take out and maintain during the life of the contract, Comprehensive General Liability and Property Damage Insurance (including defense fees) in the policy form used by members of the National Bureau of Casualty Underwriters or the Mutual Insurance Rating Bureau.
- B. Comprehensive General Liability and Property Damage Insurance shall be issued naming the Borough as an additional insured and shall indemnify all claims arising from:
  1. Premises – Operations Liability
  2. Authority's Protective Liability (Independent Contractors) Owners and Contractors Protective Liability (OPC)
  3. Contractual Liability
  4. Products and Completed Operations
- C. The amounts of such insurance shall be as follows:

	Each Occurrence	Aggregate
<b>General Liability</b>		
Bodily Injury	\$1,000,000.00	\$5,000,000.00
Property Damage	\$1,000,000.00	\$5,000,000.00
Bodily Injury/Property Damage Combined	\$1,000,000.00	\$5,000,000.00(single limit)
Personal Injury		\$5,000,000.00
<b>Automobile Liability</b>		
Bodily Injury Per Accident	\$1,000,000.00	
Bodily Injury Per Person	\$1,000,000.00	
Property Damage	\$1,000,000.00	
Bodily Injury/Property Damage Combined	\$1,500,000.00	
<b>Excess Liability</b>		
Bodily Injury/Property Damage Combined	\$2,000,000.00	\$2,000,000.00
<b>Worker's Compensation*</b>		
Each Accident	\$100,000.00	
Disease - Policy Limit	\$1,000,000.00	
Disease – Each Employee	\$1,000,000.00	

- a. Statutory\*
- b. Employers' Liability\*
2. Additional Insured

The certificates must list the Borough of Emmaus along with any agents, workmen, employees, elected officials and/or representatives of the Borough as additional insured(s) under said policy for any claims arising in whole or in part from contractor's (or subcontractor's) work. The additional insured provision must state:

"This insurance is primary over any other applicable insurance issued to the Borough."

Bid Security – 10% of the Bid Price

Performance Bond – 100% of the Contract Price

Payment Bond – 100% of the Contract Price