

PELICAN RIVER WATERSHED DISTRICT

INSURANCE REQUIREMENTS

A. Contractor shall be required to carry insurance of the kind and in the amounts shown below for the life of the Agreement. Certificates for General Liability Insurance should state that the Pelican River Watershed District, its officials, employees, agents and representatives are Additional Insureds.

1. General or Business Liability Insurance

\$1,500,000 per occurrence

\$2,000,000 aggregate per project

\$2,000,000 products/completed operations total limit

\$1,500,000 personal injury and advertising

Policy must include an "all services, products, or completed operations" endorsement when appropriate.

2. Automobile Insurance-(When Commercial vehicles are used in connection with a contract)

a. Bodily Injury \$750,000 per person; \$1,000,000 per accident

b. Property Damage not less than \$50,000 per accident Coverage shall include: hired, non-owned and owned auto

3. Automobile Insurance – When Personal vehicles are used in connection with a contract, the District is not required to be named as Additional Insured, but proof of insurance is required prior to commencement of activities. Contractor must provide District with Endorsements from insurance company.

a. Bodily Injury \$30,000 per person\$60,000 per accident

b. Property Damage \$20,000 per accident

4. Automobile Insurance – When Rental vehicles are used in connection with a contract, the Contractor shall either purchase insurance from the rental agency, or provide District with proof of insurance as stated above.

5. Worker's Compensation and Employer's Liability

a. Worker's Compensation per Minnesota Statutes

b. Employer's Liability shall have minimum limits of \$500,000 per accident; \$500,000 per employee; \$500,000 per disease policy limit.

c. Contractors with 10 or fewer employees who do not have Worker's Compensation coverage are required to provide the District with a completed "Certificate of Compliance" (State of Minnesota form MN LIC 04) verifying their number of employees and the reason for their exemption.

6. Professional Liability Insurance is required when a contract is for service for which professional liability insurance is available for purchase.

a. \$1,000,000 per occurrence

b. \$2,000,000 aggregate

7. General Insurance Requirements

a. All policies shall be written on an occurrence basis or as acceptable to the District. Certificate of insurance must indicate if the policy is issued on a claims-made or occurrence basis. Agent must state on the certificate if company carries errors and omissions coverage.

b. The Contractor may not commence any work until Certificates of Insurance covering all of the insurance required for this project is approved and the Project manager has issued a notice to proceed. Insurance must remain in place for the duration of the original contract and any extension periods.

d. Nothing shall preclude the District from requiring Contractor to purchase and provide evidence of additional insurance if the scope of work changes, if the amount of the contract is significantly increased, or if the exposure to the District or its citizens is deemed to have increased.

e. Satisfaction of policy limits required above for General Liability and Automobile Liability Insurance, may be met with the purchase of an umbrella or excess policy. Any excess or umbrella policy shall be written on an occurrence basis, and if such policy is not written by the same insurance carrier, the proof of underlying policies shall be provided with any certificate of insurance.