

Standard Insurance Specifications for Contractors Performing Work Upon Town of Easton Property (i.e., Driveways and Road Openings)



The Town of Easton requires that any contractor or other person engaged to perform work upon Town of Easton property shall file with the Town the following:

1) **WORKERS' COMPENSATION INSURANCE**

With respect to all operations the Contractor performs and those performed for the Contractor by subcontractors, the Contractor shall carry Workers' Compensation Liability coverage in accordance with the statutory requirements for Workers' Compensation in the State of Connecticut.

Any Contractor who is a sole proprietor and has no employees must certify in writing to the Town that such Contractor is a sole proprietor and as such is not required to carry Workers' Compensation in accordance with the requirements of the State of Connecticut.

2) **COMMERCIAL GENERAL LIABILITY**

With respect to the operations of the Contractor and also those performed for the Contractor by subcontractors, the Contractor shall carry regular commercial general liability insurance which shall include premises operations (including explosion, collapse & underground coverage) completed operations, broad form property damage and blanket contractual for not less than the limits of liability as follows:

2,000,000	General Aggregate Limit
2,000,000	Products/Completed Operations Aggregate Limit
1,000,000	Personal & Advertising Liability
1,000,000	Each Occurrence Limit
1,000,000	Fire Legal Liability
5,000	Medical Exp.

The Town of Easton shall be added as an additional insured to the Contractor's commercial general liability policy.

3) **BUSINESS AUTO LIABILITY**

With respect to any owned or hired vehicles the Contractor shall carry business auto liability insurance for not less than the limits as follows:

1,000,000	Combined Single Limit
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4) **EXCESS LIABILITY - UMBRELLA FORM**

Minimum limit of 2,000,000 per occurrence if project cost is greater than \$10,000.00.

5) **REQUIREMENTS**

The Contractor shall provide a certificate of insurance issued by an insurance company authorized to do business in the State of Connecticut. The Contractor is required to maintain the above stated insurance requirements in continuous effect until the time the Town indicates the termination of the Contractor's responsibility. Failure to maintain required insurances shall result in termination of any permits issued to the Contractor without liability on the part of the Town.

6) **WAIVER**

The Town (acting through the First Selectman) may waive or limit its insurance requirements. No waiver or limit shall be in effect unless in writing.

All the above insurance requirements must be on file with the Town of Easton before any work by the Contractor begins.