



## **Rowan County Insurance Coverage Requirements**

The Contractor shall not commence work under this contract until all insurance required under this section has been obtained. The Contractor shall not allow any subcontractor to commence on work that has been subcontracted until similar insurance has been obtained by the subcontractor. Also, the Contractor agrees that during the term of this contract, the Contractor, at their sole cost and expense, shall provide commercial insurance of such type and with such terms and limits as may be reasonably associated with the contract. At a minimum, the Contractor shall provide and maintain the following coverage and limits:

### ▪ **WORKER'S COMPENSATION**

The Contractor shall maintain Workers Compensation and Employers Liability Insurance affording:

1. Statutory protection under the Workers Compensation Law of all States in which the work is to be performed or where the employee resides or must travel.
2. Employers Liability protection subject to a limit of not less than \$1,000,000.

A Certificate of Insurance shall be issued confirming the above coverage. The Certificate must include a clause obligating the Insurer to give thirty (30) days prior notice in the event of cancellation of or major change in the insurance.

### ▪ **COMPREHENSIVE GENERAL LIABILITY**

The Contractor shall maintain Comprehensive General Liability coverage in amounts not less than:

- Bodily Injury - \$1 million single limit each accident / \$2 million aggregate
- Property Damage - \$1 million single limit each accident / \$2 million aggregate

This coverage must include:

1. Blanket contractual coverage for the liability assumed by the Contractor under the indemnity provision of the contract involved. Such Certificate must specifically state that the contractor is insured and it must be signed by the insurance company, not the agent or broker.
2. Contractor's protective coverage for his subcontractors.

A Certificate of Insurance shall be issued confirming this coverage under a Comprehensive General Liability policy. EACH TYPE OF COVERAGE REQUESTED HEREIN MUST BE SPECIFICALLY REFERRED TO IN THE CERTIFICATE.

This Certificate must also include a clause obligating the insurer to give thirty (30) days prior notice in the event of cancellation of or major change in the insurance, and name the County as an additional insured.

- **COMPREHENSIVE AUTOMOBILE LIABILITY**

The Contractor shall maintain Comprehensive Automobile Liability coverage in amounts not less than:

Bodily Injury - \$1 million single limit each accident

Property Damage - \$1 million single limit each accident

A Certificate of Insurance shall be issued confirming this coverage. The Certificate must include a clause obligating the insurer to give thirty (30) days prior notice in the event of cancellation of or major change in the insurance, and name the County as an additional insured.

- **PROPERTY INSURANCE**

No coverage will apply to any equipment or other property owned or retained by the Contractor or subcontractor.

Contracts involving hazardous materials transportation, treatment or disposal requires specific review on a case-by-case basis.

It will be necessary for the County to be named on the Contractor's policy as an additional insured.