Insurance Requirements for Third-Party working on Town owned premises:

Contractor shall provide a certificate of insurance evidencing the following coverage and limits of liability:

1) Commercial General Liability (CGL) with limits of Insurance of not less than $1,000,000 each occurrence and $2,000,000 Annual Aggregate.
   a) If the CGL coverage contains a General Aggregate Limit, such General Aggregate shall apply separately to each project.
   b) CGL coverage shall be written on ISO Occurrence form CG 00 01 or a substitute form providing equivalent coverage and shall cover liability arising from premises, operations, independent contractors, and blanket contractual liability
   d) Town of Woodbury, its officials, employees and volunteers shall be included as an additional insured on the CGL and the coverage shall be primary and non-contributory and shall apply before any other insurance maintained by the additional insured.

2) Automobile Liability
   a) Business Auto Liability with limits of at least $1,000,000 each accident.
   b) Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
   c) Town of Woodbury shall be included as additional insured on the Auto policy.

3) Commercial Umbrella
   a) Umbrella limits must be at least $5,000,000.
   b) Umbrella coverage must follow form over Commercial General Liability, Auto Liability, and Employer’s Liability.
   c) Umbrella coverage must include as insureds all entities that are additional insureds on the CGL.

4) Workers Compensation and Employers Liability
   a) Employers Liability Insurance limits of at least $500,000 each accident, $500,000 for bodily injury by accident and $500,000 each employee for injury by disease.
   b) Such Workers’ Compensation Insurance must list on Item 3A of the policy Information Page “Part One of the policy applies to the Workers’ Compensation Law of the State of Connecticut.” Policy shall be in accordance with both state and federal statutory requirements.
   c) Policy shall cover each and every worker, including executive officers, sole proprietors and partners, engaged or in connection with the work being performed.

5) Pollution Liability Insurance - if the Work involves the handling, abatement, clean-up or removal of any pollutants or hazardous material, including but not limited to asbestos, PCBs, contaminated soils and lead based paint, and is at the sole discretion of the Owner
   a) Pollution Liability insurance with minimum limits of $5,000,000 each claim and $5,000,000 in the aggregate.
   b) Policy shall include coverage for premises, operations, products and completed operations and any liability assumed by the contractor in this agreement.

6) Property & Equipment
   a) Contractor shall be solely responsible for any and all loss or damage to all tools, equipment and materials brought, used, or stored on United Steel’s premises in connection with the work being performed.

Waiver of Subrogation
To the extent permitted by law, the Contractor agrees to waive any right of recovery the Contractor may have against the Town of Woodbury, its officers, employees and volunteers for any damages because of bodily injury or property damage arising out of the work. All insurance policies shall contain express waivers by the insurance company of its rights of subrogation against Town of Woodbury, its officers, employees and volunteers. **Copies of the waivers must be attached to the certificate of insurance.**

Attached to each certificate of insurance shall be a copy of the Additional Insured Endorsement that is part of the Contractor’s Commercial General Liability and Auto policies.