



Department of Public Works  
**Insurance Requirements**

Contractor shall agree to maintain in force at all times during which services are to be performed the following coverage's and shall name the Town of Clinton as an Additional Insured on a primary and non-contributory basis to the Contractor's Commercial General Liability and Automobile Liability policies. These requirements shall be clearly stated in the remarks section on the bidders Certificate of Insurance. Insurance shall be written with Carriers approved in the State of Connecticut and with a minimum Best's Rating of A-. In addition, all Carriers are subject to approval by the Town of Clinton.

		(Minimum Limits)
General Liability:	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Products/Completed Operations Aggregate	\$2,000,000

A Waiver of Subrogation shall be provided

Auto Liability:	Combined Single Limit	\$1,000,000
	Each Accident	\$1,000,000
Umbrella: (Excess Liability)	Each Occurrence	\$2,000,000
	Aggregate	\$2,000,000

Workers' Compensation WC Statutory Limits/Employers' Liability

EL Each Accident	\$500,000
EL Disease Each Employee	\$500,000
EL Disease Policy Limit	\$500,000

**A Certificate of Insurance:** Documenting the coverage listed above must be presented by your company prior to the commencing of any work or service. The Contractor or Vendor also agree to provide replacement and/or renewal certificates at least 30 days prior to the expiration of each policy.

If any policy is written on a 'Claims Made basis, the policy must be continually renewed for a minimum of two (2) years following the completion date of the work and/or service. If the claims-made policy is replaced and/or the retroactive date is changed, then the expiring policy must be endorsed to extend the reporting period for claims two (2) years from completion date.

**A copy of the Declaration Pages:** Will be provided to the Town.

**An Additionally Insured Endorsement:** A letter stating that the Town is listed as an additional insured from the Insurance carrier.

**Exclusions to the Policy:** A statement of exclusions to all policies will be submitted prior to the award of contract.