

St. Clair County Road Commission Insurance Requirements

Damage Liability and Insurance

To the fullest extent permitted by law, the Contractor shall indemnify and hold harmless the St. Clair County Road Commission, its Commissioners, officers, directors, employees and agents from and against all claims, damages, losses, and expenses including, but not limited to, attorneys' fees, arising out of or resulting from the performance of this Contract including claims, damages, losses, and expenses attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property, but only to the extent caused by the fault, negligent acts, or omissions of the Contractor, a Subcontractor, anyone directly or indirectly employed by them, or anyone for whose acts they may be liable, regardless of whether or not such claim, damage, loss or expense is caused in part by the parties indemnified hereunder. This obligation does not include an obligation to indemnify the parties indemnified hereunder for their sole negligence and shall not be construed to negate or modify other rights or obligations of indemnity that otherwise exist as to the parties or persons described herein.

The contractor shall, prior to execution of the contract, file with the Road Commission a certificate that they carry Worker's Compensation Insurance which the Contractor will keep in force for the duration of the contract.

The Contractor, prior to execution of the contract, shall file with the Road Commission copies of completed certificates of insurance, as evidence that they carry adequate insurance satisfactory to the Road Commission, to afford protection against all claims for damages to public or private property, and injuries to persons arising out of the work, and where specified in the proposal, similar insurance to protect the owner of premises on or near where construction operations are to be performed. **All insurance policies and certificates must name the St. Clair County Road Commission, its Commissioners, officers, directors, employees and agents as additional insured. A blanket additional insured endorsement must be attached (which may also include the Contractor's Xtend endorsement).** All insurance policies must also include an endorsement providing thirty days (30) days prior written notice to the Road Commission of cancellation, termination, nonrenewal or reduction of coverage. The Contractor shall cease operation on the occurrence of any such cancellation, termination, nonrenewal or reduction of coverage, and shall not resume operations until new insurance is in force.

General Liability

Unless otherwise specifically required by special provisions in the proposal, the minimum limits of property damage and bodily injury liability covering each contract shall be:

Bodily Injury and	\$1,000,000 Each Occurrence
Property Damage	\$1,000,000 Aggregate

Such insurance shall include, but not be limited to, coverage for:

- a) Underground damage to facilities due to drilling and excavating with mechanical equipment; and
- b) Collapses or structural injury to structures due to blasting or explosion, excavation, tunneling, pile driving, cofferdam work or building moving or demolition.

Owners Protective Liability

As an alternative to General Liability, you may provide Owner's Protective Liability. Bodily injury and property damage protection shall be extended to the Road Commission; and, where indicated by the identity of the contracting parties, the protection shall be extended to all participating political subdivision and political corporations.

Automobile Liability

Unless otherwise specifically required by special provisions in the proposal, the minimum limits of property damage and bodily injury liability covering each contract shall be:

Bodily Injury and Property Damage	\$1,000,000 per Accident
Michigan No-Fault	Personal Injury Protection
	Property Protection Indemnity