

## **CROW WING COUNTY INSURANCE REQUIREMENTS**

Provider shall not commence work under the Contract until it has obtained at its own cost and expense all insurance required herein. All insurance coverage is subject to approval of the County and shall be maintained by Provider until final completion of the work.

County shall not accept any insurance coverage provisions under which Provider or its insurer attempt or purport to avail themselves of any governmental right of immunity available to the County as a municipal corporation pursuant to any common law doctrine, M.S. Ch.466 et. Seq. or other statutory authority.

Provider further agrees that to protect itself as well as the County under the indemnity contract set forth above it shall at all times during the term of the Contract have and keep in force:

- A. Workers Compensation: Insurance covering all employees meeting statutory limits in compliance with the applicable state and federal laws. The coverage must include Employers' Liability with limits of \$100,000 for each accident.
- B. Comprehensive General Liability: Coverage shall have minimum limits of \$1,000,000 per occurrence, unless otherwise specified in the insurance provisions of the contract as authorized by the County Board, thereby, required coverage shall have minimum limits of \$300,000 per occurrence. Combined Single Limit for Bodily Injury Liability and Property Damage Liability. This shall include Premises and Operations; independent contractors; Products and Completed Operations (if applicable); Contractual Liability; "XCU." Hazard Liability (if applicable); Personal Injury Liability; Aircraft and Watercraft Liability (if applicable).
- C. Business Auto Liability: Coverage shall have minimum limits of \$1,000,000 per occurrence, unless otherwise specified in the insurance provisions of the contract as authorized by the County Board, thereby, required coverage shall have minimum limits of \$300,000 per occurrence. Combined Single Limit for Bodily Injury Liability and Property Damage Liability. This shall include: Owned Vehicles, Hired and Non-Owned Vehicles and Employee Non-Ownership.
- D. Professional Liability: Coverage shall have minimum limits of \$1,000,000 per occurrence; \$1,000,000 aggregate.

### Special Requirements:

- A. Crow Wing County is to be included as an **Additional Insured** on both the Comprehensive General Liability and Business Auto Liability Policies.
- B. Current, valid insurance policies meeting the requirements herein identified shall be filed with the County before the contractor commences a project and maintained during the named project's duration. Renewal certificates shall be sent to the County 30 days prior to any expiration date. There shall also be a 30-day notification to the County in the event of cancellation or modification of any stipulated insurance coverage.
- C. It shall be the responsibility of the contractor to insure that all subcontracts comply with the same insurance requirements that he/she is required to meet.
- D. Certificates of Insurance meeting the required insurance provisions shall be forwarded to the County.