

INSURANCE REQUIREMENTS

The Contractor will carry the following insurance coverages with an insurance company/ies licensed in the State of Connecticut and approved by the Town of Litchfield. The insurance company/ies must have at least an A rating by A.M. Best Company. All policies will provide a 30-day notice of cancellation as well as a 10-day notice of any material change in the policies to the Office of the First Selectman of the Town of Litchfield.

Certificates of insurance will be presented to the Office of the First Selectman for his approval prior to the contractor or his subcontractors entering on to Town property or commencing any work whatsoever.

The following coverage's and limits will be provided:

Workers Compensation

Coverage A:	Statutory	
Coverage B:	Employers Liability	
	Bodily injury by accident	\$100,000 per person
	Bodily injury by disease	\$100,000 per person
	Bodily injury	\$500,000 aggregate

Comprehensive Commercial Liability

Bodily injury; General Limit	\$2,000,000 aggregate
Products/Completed Operations	\$1,000,000 aggregate
Personal and Advertising Injury	\$1,000,000 aggregate
Each Occurrence	\$1,000,000 aggregate
Fire Damage Limit	\$100,000 aggregate
Medical Expenses	\$10,000 per person

Coverages	Premises/Independent Contractors
	Contractual/Completed Operations/Products
	Contractual/Liability will be Broad Form
	XCU (explosion/collapse/underground utilities)
	Comprehensive Broad Form Liability Endorsement or Equivalent
	Broad Form Property Damage Liability

<u>Automobile Liability</u>	Bodily Injury	\$1,000,000 per person
	Property Damage	\$1,000,000 per person

Coverages	All owned/non owned/hired/borrowed
	Contractual Liability To Be Limited

CONTRACTORS MUST NAME THE TOWN OF LITCHFIELD AS AN ADDITIONAL INSURED ON ALL CERTIFICATES. All policies will provide thirty (30) days' notice of cancellation as well as ten (10) days' notice of material change in the policies to the Office of the First Selectman of the Town of Litchfield.

Certificates shall be on file with the Town before acceptance of Bid or work commences.