

Insurance Requirements

COMMERCIAL GENERAL LIABILITY POLICY

Limits:

Each Occurrence:	\$1,000,000
Personal & Advertising Injury:	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000
General Aggregate:	\$2,000,000

Policy must include the following conditions:

- Bodily Injury and Property Damage
- Insured Contract's Contractual Liability
- Explosion, Collapse & Underground Risk (if present)

AUTOMOBILE LIABILITY

Policy shall protect the Contractor against claims for bodily injury and/or property damage arising out of the ownership or use of any owned, hired and/or non-owned vehicle and must include protection for either:

- A) Any Auto
- OR
- B) All Owned Autos; Hired Autos; Non-Owned Autos

Limits:

Each Accident, Combined Single Limits, Bodily Injury and Property Damage:	\$1,000,000
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WORKER'S COMPENSATION

This insurance shall protect the Contractor against all claims under applicable state Worker's Compensation laws. The Contractor shall also be protected against claims for injury, disease or death of employees which, for any reason, may not fall within the provisions of a Worker's Compensation law and contain a waiver of subrogation against the Marshall Housing Authority. The policy limits shall not be less than the following:

Worker's Compensation:	Statutory:
Employer's Liability:	\$1,000,000 Policy Limit
Bodily Injury by Accident:	\$100,000 Each Accident
Bodily Injury by Disease:	\$500,000 Policy Limit
Bodily Injury by Disease:	\$100,000 Each Employee

### General Insurance Provisions

- 1) The insurance limits outlined above represent the required coverage limit and do not infer or place a limit of liability of the Contractor nor has the Marshall Housing Authority assessed the risk that may be applicable to the Contractor.
- 2) The Contractor's liability program will be Primary and any insurance maintained by the Marshall Housing Authority (including self-insurance) will not contribute with the coverage maintained by the Contractor.