



## **Department of Public Works**

*Town of* GREENFIELD, MASSACHUSETTS

*Town Hall, 14 Court Square, Greenfield, Mass, 01301*

*Phone: 413-772-1528 Fax: 413-773-9593*

### **INSURANCE REQUIREMENTS**

Before starting, and until completion of the guarantee period, the Contractor shall procure, deposit, and maintain with the Town, insurance satisfactory to the Town as follows:

- a) Workmen's Compensation and Employer's Liability Insurance as required by the Workmen's Compensation Laws of the Commonwealth of Massachusetts.
- b) Comprehensive General Liability Insurance covering Bodily Injury and Property Damage as follows:

#### **Limits of Liability**

Bodily Injury*	\$300,000 each person 500,000 each occurrence
Property Damage*	\$100,000 each occurrence 100,000 aggregate operations 100,000 aggregate protective 100,000 aggregate products 100,000 aggregate contractual

\*or \$500,000 single limit combined Bodily Injury and Property

The Comprehensive General Liability Policy shall provide insurance for the Contractor for Bodily Injury and Property Damage to third persons arising out of:

1. Work performed by the contractor himself with his own employees, called "premises - operations."
2. Work performed by his subcontractors, called "sublet work" or "Independent Contractors" (this is referred to as Contractors Protective Liability).
3. The contractor's liability assumed under this contract, called "Hold Harmless" clauses or indemnity agreement. (This is referred to as contractual Liability Insurance). To avoid the necessity of arranging for this coverage on each

permit, it is recommended that the certificate of insurance indicate that “Blanket” coverage is provided for the full policy term.\*\*

- c. Comprehensive Automobile Liability Insurance covering Bodily Injury and Property Damage, as follows:

**Limits of Liability**

Bodily Injury	\$300,000 each person 500,000 each accident
Property Damage	\$100,000 each accident

This insurance is to apply with respect to all owned or hired vehicles of the Contractor engaged in the performance of work in Town Ways or Commons.

- d. All policies shall be so written that the Town will be notified of cancellation or restrictive amendment at least 15 days prior to the effective date of such cancellation or amendment. Certificates from the insurance carrier stating the limits of liability and expiration date shall be filed in triplicate with the Town before operations are begun. Such certificates not only shall name the types of policy provided, but also shall refer specifically to this permit\* being furnished, and shall state that such insurance is as required by such paragraphs, and shall be sufficiently comprehensive as to permit the Town to determine that the required insurance coverage has been provided without the necessity of examining the individual insurance policies.

If the initial insurance expires prior to completion of the work, renewal certificates shall be furnished by the date of expiration. \*If blanket coverage is furnished this particular permit need not be referred to.

\*\*Underground insurance coverage will be furnished on a “Blanket” basis. Collapse and explosion coverage shall be required under certain circumstances by the Superintendent.

DOC:GrpDPW/Applications/InsuranceRequirements

*The Town Of Greenfield is an Affirmative Action/Equal Opportunity Employer*