

CERTIFICATE OF LIABILITY  
INSURANCE  
REQUIREMENTS

General Liability Coverage Requirements: Permitting for Public Right of Way Projects:

- a. Commercial General Liability:
- |   |             |
|---|-------------|
| Each Occurrence:                            | \$1,000,000 |
| Personal/Advertising Injury Per Occurrence: | \$1,000,000 |
| General Aggregate:                          | \$1,000,000 |
| Product/Completed Operations Aggregate      | \$1,000,000 |

MUST include coverage for explosion, collapse, and underground hazards. If this coverage is automatically included under the Commercial General Liability, please note this in the Description of Operations section of the COI.

- b. Worker's Compensation, as required by Connecticut State statutes.
- c. The "Town of Avon" is to appear as an additional insured on the contractor's general liability Certificates of Insurance.
- d. All insurance is to be provided by a company authorized to issue such insurance in the State of Connecticut with a Best rating of no less than A- : VII.
- e. The contractor shall furnish the Town with certificates of insurance effecting coverage required by this clause. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements are to be received and approved by the Town before work commences. Renewal of expiring certificates shall be filed thirty (30) days prior to expiration. The Town reserves the right to require complete, certified copies of all required policies, at any time.
- f. It is desired by the Town that no insurance be canceled or modified without thirty (30) days written notice by registered U.S. Mail to: Town Manager, Town of Avon, 60 West Main Street, Avon, Connecticut 06001-3743. Endorsements to the contractor's policies may be used to comply with this requirement.
- g. The limits of insurance may either be met as stated above, or in combination with an umbrella or excess liability policy.

General Liability & Automobile Coverage Requirements: All other Service Projects:

- a. Commercial General Liability:
- |   |             |
|---|-------------|
| Each Occurrence:                            | \$1,000,000 |
| Personal/Advertising Injury Per Occurrence: | \$1,000,000 |
| General Aggregate:                          | \$2,000,000 |
| Product/Completed Operations Aggregate      | \$2,000,000 |
| Damage to Rented Premises                   | \$ 100,000  |
- b. Automobile Liability:
- |                                |             |
|--------------------------------|-------------|
| Each Accident:                 | \$1,000,000 |
| Hired/Non-owned Auto Liability | \$1,000,000 |
- c. Worker's Compensation, as required by Connecticut State statutes.
- d. The "Town of Avon" is to appear as an additional insured on the contractor's general liability and automobile liability Certificates of Insurance.