

ATTACHMENT F

INSURANCE REQUIREMENTS

Each policy must list the HA as a named insured. Any insurance carrier utilized to fulfill the insurance requirements of this Contract shall have a minimum A.M. Best rating of A-X. The Contractor must provide the required insurance at its own expense. Notice of occurrence shall be given to the HA's Executive Director and, at the option of the Contractor, any other HA official permitted by law to receive notice. The Contractor and all Subcontractors waive subrogation rights against the HA for all losses. Each insurance policy must cover the entire contract period.

The insurance required shall include all major division of coverage and shall be on a comprehensive general basis including Premise and Operations (including X-C-U), Owner's Protective (as a separate policy), Products and Completed Operations, and Owned, Non-owned, Leased, and Hired Motor Vehicles. Such insurance shall be written for not less than:

Owner's Protective Liability	Each Occurrence	\$1 Million
	Aggregate	\$2 Million
Commercial Liability	General Aggregate	\$2 Million
Products Completed Operations	Aggregate	\$1 Million
Personal Injury and Advertising Limit		\$1 Million
	Each Occurrence	\$1 Million
Automotive-for all owned, non-owned, hired and leased vehicles:	Combined single limit OR	\$1 Million
	Bodily injury- each person	\$100,000
	each accident	\$1 Million
Property damage	each occurrence	\$1 Million
Umbrella	Combined single limit	\$1 Million
	General aggregate	\$1 Million
Worker's Compensation	Coverage A	Statutory
	Coverage B Each Accident	\$100,000
	Disease-Policy limit	\$500,000
	Disease-Each Employee	\$100,000

The Contractor may purchase and maintain excess liability insurance in the umbrella form in order to satisfy the limits of liability required for the insurance to be purchased and maintained in accordance with the requirements set forth above. Any such amounts must be in addition to the umbrella limits required, must list all underlying policies, and must list the HA as a named insured. Evidence of such excess liability shall be delivered to the HA in the same form and manner as the required insurance policies.

All insurance shall be written on an occurrence basis, unless the HA approves in writing coverage on a claims-made basis. Coverages whether written on an occurrence or a claims-made basis shall be maintained without interruption from the date of commencement of the Work until the date of final payment and termination of any coverage required to be maintained after final payment. All insurance herein required shall be primary and not seek contribution from the housing authority.

Prior to the date of the start of work authorized by the Notice to Proceed, the Contractor shall provide to the Contracting Officer, and/or his/her designee a Certificate(s) of Insurance. The certificate should be signed by a person authorized by that insurer to sign on its behalf. The certificate(s) (Accord Form 25-S or equivalent) is to be received and approved by the HA before work commences.

Certificate(s) of Insurance must provide clear evidence that the Contractor's insurance policies contain the minimum limits of coverage, terms and conditions. Additionally, the certificate must include the following:

- Shall clearly identify the _____ Housing Authority, its officers, officials, employees, agents, Boards and Commissions as **Additional Insured** on additional insured endorsements attached to a certificate of insurance.
- Shall indicate a minimum thirty (30) day endeavor to notify requirement in the event of cancellation or non-renewal of coverage.

Additionally, the Contractor shall furnish to the HA copies of any endorsements that are subsequently issued amending limits of coverage.

If you have any questions regarding insurance requirements please contact:

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