



# County of Ottawa

Fiscal Services - Purchasing

12220 Fillmore Street | Room 331 | West Olive, MI, 49460

Phone (616) 738-4844

Fax (616) 738-4897

## **CONTRACTOR INSURANCE REQUIREMENTS**

Contractor shall provide (as applicable) proof of the following insurances and endorsements/policy provision copies before the work described in the contract begins or a purchase order can be issued.

### **COMMERCIAL GENERAL LIABILITY:**

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

### **AUTOMOBILE:**

Liability:	\$1,000,000 Each Accident
Personal Injury Protection:	Michigan Statutorily Required Limit
Property Protection:	Michigan Statutorily Required Limit

### **WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY:**

Workers' Compensation:	Michigan Statutory
Employers' Liability:	\$1,000,000 Each Accident \$1,000,000 Aggregate Injury by Disease or limits adequate to satisfy <b>Umbrella</b> or <b>Excess Liability</b> insurance underlying requirements.

### **UMBRELLA or EXCESS LIABILITY, AS APPLICABLE:**

General Aggregate (not applicable to Automobile Liability):	\$5,000,000*
Products-Completed Operations Aggregate:	\$5,000,000*
Each Occurrence or Accident:	\$5,000,000*

There are to be no gaps between scheduled underlying insurance and Umbrella/Excess Liability underlying required limits.

\*Limits shown are minimums but is to be adjusted to higher amounts depending upon how much injury or damage the contractor can cause.

### **PROFESSIONAL LIABILITY, AS APPLICABLE:**

Limit of Liability:	\$2,000,000 Policy-Year Aggregate (if contract is for professional services).
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### **PRIVACY AND SECURITY LIABILITY (CYBER SECURITY), AS APPLICABLE:**

Limit of Liability:	\$2,000,000 Aggregate Limit
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The County of Ottawa is to be an Additional Insured on **Commercial General Liability, Umbrella/Excess Liability, and Privacy and Security Liability (Cyber Security)** insurance, on a primary and non-contributory basis.

**Commercial General Liability** insurance is to be endorsed to provide that the General Aggregate Limit applies separately per location or per project. All required policy aggregate limits shall be unimpaired at inception of the work described in this contract.

**Commercial General Liability** and, if applicable, Umbrella/Excess Liability, **Professional Liability** and/or **Privacy and Security Liability (Cyber Security)** insurance shall remain in effect for two years after completion of the work described in the contract.

Contractor shall furnish (a) certificate(s) of insurance showing the above-specified coverages and shall provide copies of **Commercial General Liability, Umbrella/Excess Liability** and Additional Insured and Primary and Non-Contributory endorsements, or copies of policy blanket Additional Insured and Primary and Non-Contributory provisions with the certificate(s).

All policies shall be endorsed to provide a minimum 30-day notice requirement to the named insured in the event of policy termination.

The contractor is responsible for providing to the County renewal or replacement certificates in the event that one or more policies are terminated before the completion of the work and the two-year additional period for Commercial General Liability, Professional Liability and/or Cyber Security Liability policies.

**Modification of the Insurance Requirements:** Depending on the subject matter of the contract and/or Purchase Order, the County reserves the right to require higher limits of insurance coverage and/or other insurance coverage in addition to the coverages herein.

**If a prospective Contractor is a sole proprietor or an entity that believes that it cannot meet the above insurance requirements, please contact Ottawa County Purchasing Division at [purchasing@miottawa.org](mailto:purchasing@miottawa.org) to check whether any waivers or modifications will be permitted.**

**Please forward your evidence of insurance to: Ottawa County Purchasing, 12220 Fillmore St Rm 331, West Olive, MI 49460, [purchasing@miottawa.org](mailto:purchasing@miottawa.org), Fax Number 616-738-4897**