

INSURANCE REQUIREMENTS

Work shall not commence for Frederick County, Maryland until evidence of all required coverage is approved by the Office of Risk Management.

GENERAL LIABILITY coverage with minimum limits of:

\$2,000,000 per Occurrence; \$3,000,000 General Aggregate

\$3,000,000 Products/Completed Operations Aggregate

Frederick County, Maryland must be added as an Additional Insured.

General Liability must not exclude XCU Coverage.

Additional insured must include Completed Operations.

AUTO LIABILITY coverage with minimum limits of:

\$1,000,000 Combined Single Limit or \$1,000,000 each Person

\$1,000,000 each Accident, \$1,000,000 Property Damage

Frederick County, Maryland must be added as an Additional Insured.

WORKERS' COMPENSATION coverage with minimum statutory limits

Employers Liability coverage with minimum limits of \$1,000,000 per Accident, \$1,000,000 per Employee; and \$1,000,000 per Policy

NOTE: *Out of State employers must show evidence of coverage in Maryland.*

POLLUTION LIABILITY coverage with minimum limits of:

\$1,000,000 per Occurrence and \$1,000,000 Aggregate

Frederick County, Maryland must be added as an Additional Insured.

INSTALLATION FLOATER with "All Risk" coverage with 100% of materials associated with the job.

RIGGERS LIABILITY, if necessary, coverage with minimum limits of:

\$1,000,000 per Occurrence and \$2,000,000 Aggregate

Frederick County, Maryland must be added as an Additional Insured.

Coverage may be supplied by sub-contractor and must have both the General Contractor and Frederick County, Maryland added as additional insureds.

PLEASE NOTE THE FOLLOWING:

1. **A certificate of insurance showing these coverages must be provided to Frederick County risk Management. The Certificate Holder must be:**

**Frederick County, Maryland
Office of Risk Management
12 East Church Street
Frederick, MD 21701**

2. If the County requires additional insured status, the blanket endorsement for such must be provided upon request.
3. If any primary policy's limits fall short of the stated requirements, a certificate shall be provided for all any excess policies that supplement or extend these limits.
4. Required insurance is primary and non-contributory, which should be stated on the certificate of insurance.
5. Required insurance must be maintained for the duration of the contract or business relationship.
6. If applicable, the Contractor shall assure that all subcontractors and independent contractors performing services for the County carry identical insurance coverage as required of the contract, either individually or as an Additional Insured on the policies of the Contractor. Exceptions may be made only with the approval of the County.
7. Contractor shall indemnify Frederick County, Maryland for any uninsured losses relating to contractual services involving subcontractors, including workers' compensation claims and the cost of defense.
8. The Contractor shall not commence work for Frederick County, Maryland until evidence of all required coverage is approved by the Office of Risk Management.
9. Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.
10. The Contractor will not hold Frederick County, Maryland liable for any injuries to the employees, servants, agents, subcontractors or assignees of the contract arising out of or during the course of services relating to this agreement.
11. The providing of any insurance required herein does not relieve the Contractor of any of the responsibilities or obligations assumed by the Contractor in the contract awarded or for which the Contractor may be liable by law or otherwise. Approval of the insurance by the County shall not in any way relieve or decrease the liability of the Contractor.
12. All of the above coverages must be written by a carrier with a minimum A.M. Best rating of A- or better AND a financial size classification of VI or higher. All insurance policies must also be underwritten by companies licensed to do business in the State of Maryland and all certificates must include an authorized signature.

The undersigned agrees to provide all necessary insurance coverages, and the documentation of such, immediately upon notification of award, and further understands that failure to produce the necessary documentation may result in revocation of award and debarment:

SIGNATURE: _____

PRINT NAME OF SIGNATORY: _____

PRINT TITLE OF SIGNATORY: _____

COMPANY NAME: _____