



Town of Jerusalem

www.jerusalem-ny.org

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Monday - Friday

December 29, 2008

To: Contractors working under Town Permits

Re: Revised Insurance Requirements

The Town of Jerusalem requires and issues permits for any and all work on Town owned property, right of ways, easements, etc. Permits cover, but are not limited to, work in conjunction with water and sewer connections, drainage, roadways, driveways, and utilities. These permits are issued by the Water and Sewer Office or the Town Highway Department.

The Town requires any contractor doing such work carry and provide proof of valid insurance coverage prior to the issuance of any such permit.

On October 15, 2008, the Town Board adopted a resolution (149-2008) amending the current insurance requirements (resolution #88-2006). The insurance requirements have been revised reducing the minimum Auto Liability requirement from \$1,000,000 to \$500,000. This will become effective as of January 01, 2009.

As of January 1, 2009, the insurance requirements will be as follows:

1. Notwithstanding any terms, conditions, or provisions, in any other writing between the parties, the contractor/permittee hereby agrees to effectuate the naming of the municipality as an unrestricted additional insured on the contractor's insurance policies, with the exception of workers' compensation.
2. The policy naming the Town as an additional insured shall state that the organization's coverage shall be primary coverage for the Municipality, its Board, employees and volunteers.
 - a. The Municipality shall be listed as an additional insured by using endorsement CG 2026 or broader.
 - b. The certificate must state that this endorsement is being used. If another endorsement is used, copy shall be included with the certificate of insurance.



c. The policy naming the municipality as an additional insured shall contain a 30 day notice of cancellation.

THE REQUIRED INSURANCE IS LISTED BELOW:

1. COMMERCIAL GENERAL LIABILITY INSURANCE
\$1,000,000 per occurrence /\$2,000,000 aggregate. (Per project aggregate preferred.)
2. AUTOMOBILE LIABILITY
\$500,000 combined single limit for owned, hired and borrowed and non-owned motor vehicles.
3. WORKERS' COMPENSATION AND N.Y.S. DISABILITY
Statutory Workers' Compensation, Employers' Liability and N.Y.S. Disability Benefits Insurance for all employees.

The contractor acknowledges that failure to obtain such insurance on behalf of the municipality constitutes a material breach of contract and subjects it to liability for damages, indemnification and all other legal remedies available to the municipality. The contractor/permittee is to provide the municipality with a certificate of insurance, evidencing the above requirements have been met, prior to the commencement of work or use of facilities. The failure of the municipality to object to the contents of the certificate of the absence of same shall not be deemed a waiver of any and all rights held by the municipality.

Please contact me if you have any questions.

Sincerely,

Daryl Jones, Supervisor

Cc: KPSW Committee
Town Clerk
Highway Superintendent
Phil Bailey