

**Town of Halifax
Insurance Requirements for
Contractors Performing Work for the Town**

- 1) General Liability of at least \$1,000,000 Bodily Injury and Property Damage Liability, Combined Single Limit with a \$3,000,000 Annual Aggregate Limit. The Town should be named as an "Additional Insured". Products and Completed Operations should be maintained for up to 3 years after the completion of the project.
- 2) Automobile Liability (applicable for any contractor who has an automobile operating exposure) of at least \$1,000,000 Bodily Injury and Property Damage per accident. The Town should be named as an "Additional Insured".
- 3) Workers' Compensation Insurance as required by law. Architects and Engineers Professional Liability (applicable for any architects or engineers involved in the project) of at least \$1,000,000/occurrence, \$3,000,000 aggregate. The Town should be named as an Additional Insured.
- 4) Property Coverage for materials and supplies being transported by the contractor, as the Town's Property Contract provides coverage for personal property within 1000 feet of the premises.
- 5) Umbrella Liability of at least \$5,000,000/ occurrence, \$5,000,000/aggregate. The Town should be named as an Additional Insured.
- 6) Waiver of Subrogation - The Town will delete any Waiver of Subrogation Language in its entirety from any contract the Municipality enters into.