



## **CONTRACTOR INSURANCE REQUIREMENTS**

### **1. INSURANCE (REQUIRED FOR WORK ON OR WITHIN COUNTY PROPERTY/FACILITIES)**

The Contractor furnishing labor in/on County/public premises agrees to hold the County of St. Clair harmless from liability loss and will maintain minimum coverage outlined below. An Acord form outlining coverage will be returned with the bid documents.

- General Liability \$1,000,000.00
- Automobile Liability – Any Auto \$1,000,000.00
- Excess Liability – Preferred \$1,000,000.00
- Workers’ Compensation and Employers Liability per State statute.

Also, the County of St. Clair will be named as additionally insured. Thirty days written notice of cancellation/reduction material change will be provided. All documents will be forward to the County of St. Clair, Purchasing Division, 200 Grand River, Suite 203, Port Huron, Michigan 48060.

### **2. General Certificates of Insurance**

- All Certificates of Insurance and duplicate policies of any outside vendor or contractor shall contain the following clauses:
  - “The insurance company(s) issuing policy or policies shall have no recourse against the County of St. Clair for payment of premiums or for assessments under any form of policy.”
  - “Any and all deductibles in the above-described insurance policies shall be assumed by and be for the account of, and at sole risk of, the contractor.”
- All Certificates are to provide 30 days notice of material change or cancellation. Certificates of Insurance and insurance binders must be provided no less than ten (10) working days before commencement of work to the County of St. Clair Risk Management Office. Insurance carriers are subject to the approval of County of St. Clair.