

## **City of Dubuque Insurance Requirements for Citizen Owned Rehabilitation Projects**

### **INSURANCE SCHEDULE I**

1. All policies of insurance required hereunder shall be with an insurer authorized to do business in Iowa. All insurers shall have a rating of A or better in the current A.M. Best Rating Guide. Each certificate shall include a statement under Description of Operations as to why issued. Eg: Project # \_\_\_\_\_ or construction of \_\_\_\_\_.
2. (Check one below)

**Property Owner Hiring General Contractor.**

Contractor shall furnish a signed Certificate of Insurance to the City of Dubuque, Iowa for the coverage required in Exhibit I prior to commencing work and at the end of the project if the term of work is longer than 60 days. Each certificate shall be prepared on the most current ACORD form approved by the Iowa Department of Insurance or an equivalent approved by the Director of Budget and Finance. All required endorsements shall be attached to certificate of insurance.

Contractor shall require that subcontractors and sub subcontractor performing work or service shall provide a Certificate of Insurance in accord with Exhibit I.

Or

**Property Owner Will Perform The Work**

Owner shall furnish the City of Dubuque, Iowa with a signed certificate of insurance of personal liability with minimum limits of \$500,000.

3. Each certificate shall be submitted to the City of Dubuque Housing & Community Development Department, 350 W. 6<sup>th</sup> Street, Suite 312, Dubuque, IA 52001.
4. Failure to provide minimum coverage shall not be deemed a waiver of these requirements by the City of Dubuque. Failure to obtain or maintain the required insurance shall be considered a material breach of this agreement.
5. Contractor shall require all subcontractors and sub-subcontractors to obtain and maintain during the performance of work insurance for the coverages described in this Insurance Schedule and shall obtain certificates of insurances from all such subcontractors and sub-subcontractors. Contractor agrees that it shall be liable for the failure of a subcontractor and sub-subcontractor to obtain and maintain such coverages. The City may request a copy of such certificates from the Contractor.
6. Whenever an ISO form is referenced the current edition of the form must be used. Contractor shall be required to carry the minimum coverage/limit, or greater if required by law or other legal agreement, in Exhibit I - Insurance Schedule B. If the Contractor's limit of liability is higher than the required minimum limit then the provider's limit shall be this Agreement's required limit.
7. Contractor shall be responsible for deductibles and self-insured retention for payment of all policy premiums and other cost associated with the insurance policies required below.
8. All certificates of insurance must include agents name, phone number, and email address.
9. The City of Dubuque reserves the right to require complete, certified copies of all required insurance policies, including endorsements, required by this Schedule at any time.
10. The City of Dubuque reserves the right to modify these requirements, including limits, based on changes in the risk or other special circumstances during the term of the agreement, subject to written mutual agreement attached hereto.

**INSURANCE SCHEDULE I (continued)**

**EXHIBIT I**

**CONTRACTOR ONLY**

**A) COMMERCIAL GENERAL LIABILITY (OCCURRENCE FORM ONLY)**

General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit (any one occurrence)	\$50,000
Medical Payments	\$5,000

- 1) The general liability coverage shall be written in accord with ISO form CG 00 01 or business owners form BP 00 02. All deviations from the standard ISO Commercial General Liability form CG 00 01 or Business Owners form BP 00 02 shall be clearly identified.
- 2) Include ISO endorsement form CG 25 03 "Designated Construction Project (s) General Aggregate Limit".
- 3) Policy shall be endorsed to provide coverage on a primary and non-contributing basis.
- 4) Include additional insured status for the Owner with a copy of the endorsement for ongoing and completed operations.
- 5) Policy shall include cancellation and material change endorsement providing thirty (30) days advance written notice of cancellation, non-renewal, reduction in insurance coverage and/or limits and ten (10) days written notice of non-payment of premium shall be sent to: City of Dubuque Finance Department, 50 West 13<sup>th</sup> Street Dubuque, Iowa 52001.

**B) AUTOMOBILE (COMBINED SINGLE LIMIT) \$1,000,000**

Coverage shall include all owned, non-owned, and hired vehicles. If the Contractor's business does not own any vehicles, coverage is required on non-owned and hired vehicles.

- 1) Policy shall include Waiver of Right to Recover from Others endorsement.

**C) WORKERS COMPENSATION – WITH WAIVER OF RIGHT TO RECOVER FROM OTHERS TO THE PROPERTY OWNER**

Statutory Benefits covering all employees injured on the job by accident or disease as prescribed by Iowa Code Chapter 85.

Coverage A	Statutory—State of Iowa
Coverage B	Employers Liability
	Each Accident \$100,000
	Each Employee-Disease \$100,000
	Policy Limit-Disease \$500,000

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Policy shall include Waiver of Right to Recover from Others endorsement.

Coverage B limits shall be greater if required by the umbrella/excess insurer.

### **OR**

If, by Iowa Code Section 85.1A, the Contractor is not required to purchase Workers' Compensation Insurance, the Contractor shall have a copy of the State's Nonelection of Workers' Compensation or Employers' Liability Coverage form on file with the Iowa Workers' Compensation Insurance Commissioner, as required by Iowa Code Section 87.22. Completed form must be attached.

### **D) UMBRELLA/EXCESS LIABILITY**

The General Liability, Automobile Liability and Employer's Liability Insurance requirements may be satisfied with a combination of primary and Umbrella or Excess Liability Insurance. If the Umbrella or Excess Insurance policy does not follow the form of the primary policies, it shall include the same endorsements as required of the primary policies including but not limited to Waiver of Subrogation and Primary and Non-contributory in favor of the City.

Umbrella/excess Liability Limit	\$1,000,000
Excavators	\$3,000,000

### **E) POLLUTION LIABILITY**

Coverage required:    Yes    No

Pollution liability coverage shall be required if project involves any pollution exposure for hazardous or contaminated materials including, but not limited to, the removal of lead, asbestos, or PCB's. Pollution product and complete operations coverage shall also be covered.

Each Occurrence	\$1,000,000
Policy Aggregate	\$1,000,000

- 1) Policy to include job site and transportation coverage.
- 2) Include additional insured for:  
The City of Dubuque, including all its elected and appointed officials, all its employees and volunteers, all its boards, commissions and/or authorities and their board members, employees and volunteers. Use ISO form CG 2010. (Ongoing operations) or its equivalent and CG 20 37(completed operations)
- 3) Include Preservation of Governmental Immunities Endorsement.
- 4) Provide evidence of coverage for 5 years after completion of project.
- 5) Include endorsement indicating that coverage is primary and non-contributory.
- 6) Policy shall include waiver of right to recovery from others endorsement.

**(DEPARTMENT MANAGER: FILL IN ALL BLANKS AND CHECK BOXES)**