

Town of New Hartford

Insurance Requirement

I. Insurance requirement for companies, businesses, church groups, social clubs, civic organizations:

Commercial General Liability (1988 ISO Occurrence Form or equivalent)

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - General Liability Aggregate Limit
\$5,000 - Medical Payments

OR

Special Event Liability policy

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - Aggregate Limit
\$5,000 - Medical Payments

Town of New Hartford MUST be an additional insured. Coverage is to be primary and non-contributory. Endorsement form must be attached to certificate of insurance.

Please contact your insurance agent and have them issue a Certificate of Insurance (COI) identical to the example attached. If you do not have a General Liability policy, please ask your agent to obtain a Special Event Liability policy. Please tell your agent that if the information contained on the COI they issue on your behalf differs from the example attached, please explain why in writing.

Statutory Workers Compensation and Employers Liability (if applicable)

Limits: \$100,000 each Accident
\$100,000 Disease-each employee
\$500,000 Disease-policy limit.

II. Insurance requirements for individuals for family picnics, weddings, etc.:

Homeowners (HO 3 / HO 6) Personal Liability

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$5,000 - Medical Payments

OR

Special Event Liability policy

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - Aggregate Limit
\$5,000 - Medical Payments

Disclaimer. These are recommendations of the Litchfield Insurance Group. They do not represent legal opinion or advice.

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Please contact your insurance agent and have them issue a Certificate of Insurance (COI) identical to the example attached. If you do not have a Homeowners policy, please ask your agent to obtain a Special Event Liability policy. Please tell your agent that if the information contained on the COI they issue on your behalf differs from the example attached, please explain why in writing.

Umbrella limits over General Liability/Homeowner limits may be used to make up the required limits. The additional insured coverage MUST be provided by the Umbrella to mirror the General Liability coverage.

Insurance carriers providing the required insurance coverage must have an A.M. Best's financial rating of "A- VII" or better.

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EXAMPLE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/18/2006

PRODUCER
Agent's Name & Address

FAX

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE

NAIC #

INSURED Name & Address of Insured

INSURER A: AM Best Rated A- VII or better
INSURER B:
INSURER C:
INSURER D:
INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSURANCE TYPE	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY	XXXXXXX	XXXXXX	XXXXXX	EACH OCCURRENCE \$ 1,000,000
	☒ COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (ea occurrence) \$ 50,000
	☐ CLAIMS MADE ☒ OCCUR				MED EXP (Any one person) \$ 5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				PERSONAL & ADV INJURY \$ 1,000,000
	☐ POLICY ☐ PRO- ☐ LOC				GENERAL AGGREGATE \$ 1,000,000
					PRODUCTS - COMP/OP AGG \$ 1,000,000
A	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea accident) \$
	☐ ANY AUTO				BODILY INJURY (Per person) \$
	☐ ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	☐ SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	☐ HIRED AUTOS				
	☐ NON-OWNED AUTOS				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	☐ ANY AUTO				OTHER THAN EA ACC \$
					AGG \$
	EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE \$
	☐ OCCUR ☐ CLAIMS MADE				AGGREGATE \$
	☐ DEDUCTIBLE				\$
	RETENTION \$				\$
A	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY	XXXXXXXXX	XXXXXX	XXXXXX	☒ NO STATUTORY LIMITS ☐ OTHER \$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				E.L. EACH ACCIDENT \$ 100,000
	If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE \$ 100,000
	OTHER				E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

RE: Description of premises use with dates

Town of New Hartford, New Hartford Board of Education, its officers, directors, employees are included as an additional insured on the general liability policy on a primary, non-contributing basis. Attached is the additional insured endorsement.

CERTIFICATE HOLDER

Town of New Hartford
New Hartford Board of Education
Town Hall
PO Box 316
New Hartford, CT 06057

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL MAIL ~~XXXXXX~~ MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

IMPORTANT

If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.