

DRAFT STANDARD INSURANCE REQUIREMENTS – June 27, 2023

General Liability

Commercial General Liability Insurance Policy with limits of \$1,000,000 per occurrence and \$2,000,000 aggregate written on an occurrence basis. This policy shall be written or endorsed to include the following provisions:

- a. Severability of Interests Coverage applying to Additional Insureds
- b. Contractual Liability
- c. Per Project Aggregate Liability Limit or, where not available, the aggregate limit shall be \$2,000,000
- d. Additional Insured Endorsement, ISO for GG20 10, current edition, or its equivalent

Workers Compensation

Workers' Compensation Insurance and Employers Liability policies as required by Missouri State Law to include:

- \$1,000,000 accident policy
- \$1,000,000 disease policy limit
- \$1,000,000 disease limit each employee

(Please note if the contractor has less than 5 employees, this coverage is waived)

Commercial Automobile Liability

Commercial Automobile Liability Insurance Policy with a limit of \$1,000,000 per occurrence, covering owned, hired, and non-owned automobiles. The Policy shall provide coverage on an "any auto" basis and on an "occurrence" basis. This insurance policy will be written on a Commercial Business Auto form, or acceptable equivalent, and will protect against claims arising out of the operation of motor vehicles, as to acts done in connection with the Contract, by CONTRACTOR.

Professional Liability

Professional Liability (error and Omissions) Insurance (if applicable) appropriate to the contractor's profession, with limit not less than \$2,000,000 per occurrence or claim and \$2,000,000 in the aggregate.

All insurance policies must be provided by Insurance Companies that have an AM. Best's rating of "A-V" or better, and are licensed or approved by the State of Missouri to provide insurance in Missouri

The Commercial General and Automobile Liability Insurance Policies specified above shall provide that CITY and its agencies, agents, officials, officers, and employees, while acting within the scope of their authority, will be named as additional insureds for the services performed under this Contract. CONTRACTOR shall provide to CITY at execution of this Contract a certificate of insurance showing all required endorsements and additional insureds.