

SECTION 007002 - INSURANCE RIDER

(Supplement to Article 11 of Section 007000, AIA A201-2017 General Conditions  
For Insurance Requirements, for this Project)

Name of Insurance Producer:	
Name of Insured:	

The Contractor shall purchase and maintain during the life of the contract insurances as listed herein. This insurance must be purchased from a New York State licensed, A.M. Best Rated "A" or "A+" carrier. The Owner, the Architect, their Consultants and Subconsultants shall, with the exception of Worker's Compensation and Employer's Liability Insurance, be named as additional named insureds on a primary and non-contributory basis. Contractor must submit additional insured endorsements to the District for approval.

At least ten (10) working days prior to the commencement of the Work, the Contractor and all Subcontractors shall submit to the Owner, through the Architect, a Certificate of Insurance (AIA Form G705) or Accord 25-s showing evidence of insurance coverage as required by these documents. The standard Accord Form of Certificate of Insurance or insurance carrier certificate will be acceptable for employer's liability and statutory Disability. Submit all Workers' Compensation Certificates on form C-105.2, or if funded through the New York State Insurance Fund, on form U-26.3.

All Certificates of Insurance must be signed by a licensed agent or authorized representative of the insurance carrier.

The certificate shall be issued to the Owner with a provision that in the event the policies are either canceled or diminished, at least 30 days prior notice thereof shall be given to the Owner.

The insurance required for this project shall be written for not less than limits of liability specified in this attachment or otherwise within the Contract Documents or required by law, whichever coverage is greater. Coverages, whether written on an occurrence or claims-made basis, shall be maintained without interruption from date of commencement of the Work until date of final payment and termination of any coverage required to be maintained after final payment.

- .1 General Liability: (Occurrence Form) – Limits Per Project using ISO Form CG 00 01 07 98 or later date

\$2,000,000	General Aggregate
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal and Adv. Injury
\$1,000,000	Occurrence
\$ 50,000	Fire Damage
\$ 5,000	Medical Expense

*Coverage to include Broad Form Property Damage, Contractual Liability, Independent Contractors, and Personal Injury. No exclusion for XCU or hazards shall be endorsed to the Policy.*

*Products and Completed Operations Coverage to be kept in force for 12 months after final payment; a renewal certificate is to be submitted for the project if the coverage renews in less than 12 months following the completion of the project.*

Coordinate requirements for additional insurance covering contractual obligations assumed by Contractor as established in Articles 3.18 and 10.3 of these Conditions by using Endorsement ISO Form B, CG2010 11/85 or CG 20 10 10/01 plus CG 20 37 10/01 or equivalent. This endorsement must also reflect that the coverage provided is Primary and Non-Contributory. Waiver of Subrogation applies to all policies for all additional insureds.

- .2 Auto Liability to cover ALL autos; or Owned, Hired, Leased and Non-Owned Autos.

\$1,000,000	Combined Single Limit or
\$ 500,000	Bodily injury (per person)
\$1,000,000	Bodily injury (per accident)
\$ 500,000	Property Damage
\$ 5,000	Medical Payments

- .3 Excess Liability: Insurance is to cover all stated insurance coverages listed within this Attachment

\$2,000,000	Each Occurrence
\$2,000,000	Aggregate
\$ 10,000	Retention (Maximum)

- .4 Workers' Compensation

Statutory	Part A
Statutory	Disability
Employer's Liability	Part B
\$ 500,000	Each Accident
\$1,000,000	Disease Policy Limit
\$ 500,000	Disease Each Employee

- .5 Hazardous Material Coverage

Hazardous material liability insurance as follows:	\$1,000,000 occurrence/\$2,000,000 aggregate, including products and completed operations.
Such insurance shall include coverage for the Contractor's operations including, but not limited to, removal, replacement enclosure, encapsulation and/or disposal of asbestos, or any other hazardous material, along with any related pollution events, including coverage for third-party liability claims for bodily injury, property damage and clean-up costs. If a retroactive date is used, it shall pre-date the inception of the Contract.	

If motor vehicles are used for transporting hazardous materials, the Contractor shall provide pollution liability broadened coverage (ISO endorsement CA 9948) as well as proof of M CS 90.
Coverage shall fulfill all requirements of the Contract and General Conditions and shall extend for a period of three (3) years following acceptance by the Owner of the Certificate of Completion.

.6 Testing Company Errors and Omission Insurance

\$1,000,000	Each Occurrence
\$2,000,000	Aggregate

for the testing and other professional acts of the Contractor performed under the contract with the Owner.

Further, Contractor shall require all Subcontractors to carry similar insurance coverages and limits of liability as set forth above and adjusted to the nature of Subcontractors' operations and submit same to Owner for approval prior to start of any Work.

Further, it is not the intention of these insurance requirements to require each Subcontractor, vendor or material man involved in the work to provide "excess" coverage in the amounts stated herein but the "excess" limit shall be at least 2 times the contract sum entered into between the individual Contractor and the particular Subcontractor, vendor or material man but not less than \$1,000,000.00, each occurrence, \$3,000,000 aggregate and \$10,000 retention (Maximum).

In the event Contractor fails to obtain the required certificates of insurance from the Subcontractor and a claim is made or suffered, the Contractor shall indemnify, defend and hold harmless Owner, Architect, Engineers, Consultants and Subconsultants and their agents or employees from any and all claims for which the required insurance would have provided coverage. This indemnity obligation is in addition to any other indemnity obligation provided in the Contract.

The following shall be included as Additional Insureds

- School District (NAME), Members of the Board of Education, any officer, member of its staff, employee, or representative of school district.
- KG+D Architects and ALL consultants listed on the cover of the PROJECT/SPECIFICATIONS MANUAL

Proof of Insurance shall show the following Insureds and Holder:		
(a)	Certificate Holder:	
(b)	Additional Named Insureds, on a primary basis:	
	Owner	
	Architect	
	Construction Manager	
	Consultants:	

05 June 2024  
Issued for Bid

Town / Village of Harrison  
Harrison Recreation & Community Center  
Phase 2

**\*\*End of Rider\*\***