

**ST. JOSEPH COUNTY ROAD COMMISSION
 CERTIFICATE OF INSURANCE REQUIREMENTS
 EFFECTIVE December 19, 2012**

	Minimum Combined Single Limits for Both Bodily Injury & Property Damage	
	Gen. Liab.	Auto Liab.
UTILITIES		
All permits	\$1,000,000	\$1,000,000
*Additional Insured Required		
DRIVEWAYS		
Residential – Resident or Road Commission Installing	n/a	n/a
Residential/Commercial – Contractor Installing	100,000	100,000
ROADBEDS AND ROADSIDES		
Gravel Roads	300,000	300,000
Local Paved Roads	500,000	500,000
Primary Paved Roads	1,000,000	1,000,000
*Additional Insured Required		
OVERSIZED VEHICLES, LOADS or BUILDINGS		
Mobile Homes and Buildings under 14' wide – Single Move	n/a	100,000
Mobile Homes and Buildings over 14' wide-Single Move	n/a	300,000
Blanket Permit covering 4 or under vehicles	n/a	300,000
Blanket Permit covering 5 or more vehicles	n/a	500,000
SEASONAL PERMITS DURING SPRING WEIGHT RESTRICTIONS		
Milk Haulers	n/a	500,000
Seasonal Blanket Permit to haul certain commodities during frost laws	n/a	500,000
Single Move Permit to haul certain commodities during frost laws	n/a	500,000

***Certificate of Insurance must name the Board of County Road Commissioners of the County of St. Joseph, the St. Joseph County Road Commission and its officers, agents, and employees as additional named insureds under general liability policy, with respect to Job/Permit.**

NOTE: The insurance should be provided by the applicant/owner unless a contractor is performing the work, in which case, only the contractor will furnish the insurance. Statutory worker's compensation coverage is also required if you have employees. If a Certificate of Insurance cannot be provided, a copy of the policy will be accepted. All sub-contractors that perform work for prime contractors, utilities, or private individuals shall furnish proof of insurance in accordance with this schedule.