

**ST. JOSEPH COUNTY ROAD COMMISSION
 CERTIFICATE OF INSURANCE REQUIREMENTS
 EFFECTIVE July 18, 2018**

**Minimum Combined Single
 Limits for Both Bodily
 Injury & Property Damage**

ALL UTILITIES

Gen. Liab. Auto Liab.

| | | |
|--|-------------|-------------|
| Permits for ALL Telecommunications & Video Service Providers | \$2,000,000 | \$2,000,000 |
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***Certificate of Insurance must include an Additional Insured Endorsement naming the Board of County Road Commission of the County of St. Joseph, the St. Joseph County Road Commission and its officers, agents, and employees as additional insureds for the appropriate period of time.**

ALL ROAD BEDS

\$2,000,000 \$2,000,000

If tearing up a road bed (traveled portion of the road) SJCRC must be an Additional Insured and both the applicant and contractor must provide COI.

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ALL ROAD SIDES only

If working on (road side) shoulders, ditches, etc. the contractor needs to provide their own insurance.

ALL DRIVEWAYS

| | | |
|-----------------------------------|-------------|-------------|
| Residential/Commercial/Farm/Field | \$1,000,000 | \$1,000,000 |
|-----------------------------------|-------------|-------------|

Residential driveways only the contractor needs to provide. Commercial/Farm/Field both the applicant and contractor must provide insurance.

OVERSIZED VEHICLES, LOADS or BUILDINGS

Must provide proof of no-fault insurance

| | | |
|---|-----|---------|
| 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 4 or more vehicles | n/a | 500,000 |

SEASONAL PERMITS DURING SPRING WEIGHT RESTRICTIONS

Must provide proof of no-fault insurance.

| | | |
|---|-----|---------|
| 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 |

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.

INSURANCE for Bidders of equipment

If awarded the bid, Bidder agrees to **indemnify and hold harmless the Board of County Road Commissioner of the County of St. Joseph, the St. Joseph County Road Commission and its officers, agents, and employees and furnish a proof of the Certificate of Insurance to the St. Joseph County Road Commission if working on the road bed.**

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| A. | Comprehensive General Liability including | \$1,000,000 per occurrence and \$2,000,000 aggregate |
| | 1. Products and completed operations | |
| | 2. Broad form property damage | |
| | 3. Premises operations | |
| | 4. Broad form contractual | |
| | 5. Personal injury | |
| B. | Workers' Compensation Employers Liability Statutory Coverage and Employer's Liability Limits of: | \$500,000/\$500,000/\$500,000 |
| C. | Automobile liability including hired and leased vehicles owned and non-owned autos | \$1,000,000 CSL or \$500,000 per person \$1,000,000 per accident \$500,000 Property damage |

Personal Injury Protection – Statutory Limits and Property Protection Insurance - \$1,000,000 Limit.

Certificate shall provide for thirty (30) days notice to the Road Commissions prior to cancellation.