

INSURANCE REQUIREMENTS
GENERAL INSURANCE

Prior to commencement of any work, contractor shall forward Certificates of Insurance to Larimer County, %Risk Management, 2555 Midpoint Drive, Suite B, Fort Collins, Colorado 80525. The insurance required shall be procured and maintained in full force and effect for the duration of the Contract and shall be written for not less than the following amounts, or greater if required by law. Certificate Holder shall be Larimer County at the above address.

I. Workers' Compensation and Employers' Liability

A.	State of Colorado:	Statutory
B.	Applicable Federal:	Statutory
C.	Employer's Liability:	\$100,000 Each Accident \$500,000 Disease-Policy Limit \$100,000 Disease-Each Employee
D.	Waiver of Subrogation	

II. Commercial General Liability on an Occurrence Form including the following coverages: Premises Operations; Products and Completed Operations; Personal and Advertising Injury; Medical Payments; Contractual Liability; Independent Contractors; and Broad Form Property Damage. Coverage provided should be at least as broad as found in Insurance Services Office (ISO) form CG0001. Minimum limits to be as follows:

A.	Bodily Injury & Property Damage General Aggregate Limit	\$1,000,000
B.	Products & Completed Operations Aggregate Limit	\$1,000,000
C.	Personal & Advertising Injury Limit	\$500,000
D.	Each Occurrence Limit	\$500,000

Other General Liability Conditions:

1. Products and Completed Operations to be maintained for one year after final payment. Contractor shall continue to provide evidence of such coverage to the County on an annual basis during the aforementioned period (as appropriate).
2. **Contractor agrees that the insurance afforded the County is primary.**
3. If coverage is to be provided on Claims Made forms, contractor must refer policy to Risk Management Department for approval and additional requirements.
4. X,C&U coverage not to be excluded, limited, or restricted.

III. Contractor shall secure Employee Dishonesty Coverage with a limit of at least \$25,000. A Third Party Coverage endorsement shall be obtained to provide legal liability coverage for employees of contractor while on Larimer County premises.

IV. Commercial Automobile Liability coverage to be provided on Business Auto, Garage, or Truckers form. Coverage provided should be at least as broad as found in ISO form CA0001 (BAP), CA0005 (Garage) or CA0012 (Trucker) including coverage for owned, non-owned, & hired autos. Limits to be as follows:

A.	Bodily Injury & Property Damage Combined Single Limit	\$1,000,000
B.	Personal Injury Protection Colorado Statutory Limit	
C.	Uninsured/Underinsured Motorist Colorado Statutory Limit	

V. Umbrella Liability: \$1,000,000

VI. **All Insurance policies (except Workers Compensation and Professional Liability) shall include Larimer County and its elected officials and employees as additional insureds as their interests may appear.** The additional insured endorsement should be at least as broad as ISO form CG2010 for General Liability coverage and similar forms for Commercial Auto and Umbrella Liability.

VII. The County reserves the right to reject any insurer it deems not financially acceptable by insurance industry standards. Property and Liability Insurance Companies shall be licenses to do business in Colorado and shall have an AM Best rating of not less than B+ and/or VII.

VIII. Certificates of insurance on all policies shall give the County written notice of not less than thirty (30) days prior to cancellation or change in coverage.

IX. Contractor shall furnish Larimer County separate certificates of insurance for all contractors and sub-contractors. Such certificate must meet all requirements listed above.

ANY DEVIATIONS FROM THE STANDARDS GIVEN ABOVE MUST BE APPROVED PRIOR TO BID OPENING BY THE LARIMER COUNTY RISK MANAGEMENT DEPARTMENT.