

PUTNAM COUNTY INSURANCE REQUIREMENTS

The following must appear on each Certificate of Insurance
UNDER THE CERTIFICATE HOLDER SECTION OF THE FORM:

**County of Putnam
Attn: Mat C Bruno Sr / Law Dept.
48 Gleneida Avenue
Carmel, NY 10512**

Additionally, in the space on the document noted- Description of Operations/Locations- please note the following:

“ Putnam County is included as the additional insured except for Professional Liability and Workers Compensation.”

It is the requirement of the County of Putnam that for work performed under contract and/or permit authorized by the County and/or the County Departments and/or any performance conducted on county property that the contractor or permittee procure and maintain at their own expense and without expense to the county, until final acceptance of the work by the County, the insurances listed below.

BEFORE COMMENCEMENT of any work, event or performance, a certificate(s) of insurance (known as an Accord Form) must be furnished to the County and/or the County Departments in forms satisfactory to the County.

All insurance coverages must be from an A.M. Best Rated “ secured” (B+ A++) NYS admitted insurer.

All certificates of insurance must ensure that the policy or policies shall not be changed or canceled until at least **THIRTY (30) DAYS** prior written notice has been given to the County and/or DPW.

When required by Department of Public Works (hereinafter DPW) the “XCU” exclusion of the policy or policies shall be eliminated or show proof that “XCU” is covered.

THE CONTRACTOR SHALL PROVIDE AND MAINTAIN, AT ITS OWN EXPENSE, THE FOLLOWING MINIMUM INSURANCE COVERAGES:

A. Workers Compensation Insurance: - This is statutorily required and is required for all contracts. Each policy must cover all operations, and all locations involved in the contract. If applicable, the policy should also include NYS Disability Benefits. Proof of Workers Compensation Insurance is required and should be received by Putnam County on a **C105.2 form, SI 12 form, CE-200 form or a U-26.3 form.**

B. Commercial General Liability: - Covering all operations and all locations involved in the contract including the following coverages:

\$2,000,000	General Aggregate
\$10,000	Medical Expense Limit
\$2,000,000	Personal and Advertising Limit
\$2,000,000	Each Occurrence
\$2,000,000	Products/ Completed Operations Aggregate
\$100,000	Fire Damage Legal Liability Limit

C. **Commercial Automobile Liability:** - Covering all operations and locations involved in the contract, including the following coverages:

1. Owned Automobiles
2. Hired Automobiles
3. Non-Owned Automobiles

Unless specifically required, each policy shall provide limits of not less than \$1,000,000 combined single limits for bodily injury and property damage.

D. If applicable, Professional Liability (error and omissions) in the amount of at least \$1,000,000 per claim.

E. **Excess Liability and/or Umbrella Policy:** Limits are depending on the following contract size:

- ✓ Contract size of \$100,000 to \$250,000 - must have \$1Million of coverage
- ✓ Contact size of \$250,001 to \$500,000 - must have \$5Million in coverage
- ✓ Contract size of \$500,001 or greater - must have \$10Million in coverage

F. **Bid, Performance/Payment, Labor and Material Bonds:**

Required for any contract in **excess of \$250,000**. These bonds shall be provided by a NYS admitted surety company in good standing. Only the (AIA)- The American Institute of Architects-A313 form will be accepted. In addition, pursuant to NYS Insurance Law, Section 1111- All bonds must include a certificate of solvency for the surety which shall be updated annually. In addition, the Surety must be on the U.S Treasury (Circular 570) of acceptable sureties.

STANDARD INSURANCE REQUIREMENTS AND INDEMNIFICATION REQUIREMENT

All policies and certificates of insurance of the contractor shall contain the following clauses:

1. Putnam County is named as an additional insured and as the Certificate Holder. Insurers shall have no right to recovery or subrogation against the County of Putnam (including its agents and agencies), it being the intention of the parties that the insurance policies so effected shall protect both parties and be primary coverage for any and all losses covered by the law above-described insurance.
2. The Clause "other insurance provisions" in a policy in which the County of Putnam is named as an additional insured, shall not apply to the County of Putnam.
3. The insurance companies issuing the policy or policies shall have no recourse against the County of Putnam (including its agents and agencies) for payment of any premiums or for assessments under any form of policy.
4. Any and all deductibles in the above-described insurance policies shall be assumed by and be for the account of, and at the risk of the contractor.