

## ATTACHMENT 2: INSURANCE REQUIREMENTS

**WORKER'S COMPENSATION INSURANCE:** The Contractor shall provide and maintain during the life of the contract, the statutory Workers Compensation Insurance of \$1,000,000 required by all applicable Federal, State, Maritime or other laws including Employers Liability for all of his employees to be engaged in work on the project under this contract, and in case any such work is sublet, the Contractor shall require the subcontractor similarly to provide Statutory Workmen's Compensation and Employer's Liability Insurance of \$1,000,000 for all of the latter's employees to be engaged in such work. The requirements for Worker's Compensation Insurance coverage will not be waived.

**LIABILITY INSURANCE:** The Contractor shall provide and maintain during the performance of work under this Bid, General Liability and Property Damage insurance in the following amounts, to protect himself, his agents and his employees from claims for damage for personal injury, including wrongful and accidental death and property damage which may arise from operations under this bid, whether such operations be performed by himself or his employees.

GENERAL LIABILITY \$1,000,000 Per Person /\$1,000,000 Each Occurrence PROPERTY DAMAGE  
\$1,000,000 each Occurrence AGGREGATE \$2,000,000

**COMPREHENSIVE AUTOMOBILE LIABILITY:** The Contractor shall provide and maintain during the performance of work under this bid, Comprehensive Automobile Liability Insurance, including protection for liability arising out of owned, non-owned and hired vehicles. The policy shall be extended to provide contractual coverage for the Hold Harmless Agreement, which is part of these Instructions to Bidders.

The limits of liability shall be as follows: BODILY INJURY \$1,000,000 Per Person/\$1,000,000 Each Occurrence PROPERTY DAMAGE \$1,000,000 each Occurrence EXCESS OR UMBRELLA LIABILITY with a limit of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate.

Said insurance shall be written by a company or companies approved to do business in the state of South Carolina and acceptable to the Town. Before commencing any work hereunder, certificates evidencing the maintenance of said insurance shall be furnished to the Town. The Town, its officials, employees and volunteers are to be covered as additional insured as respects: liability arising out of activities performed by or on behalf of the Contractor, including the insured's general supervision of the contract; products and completed operations of the Contractor; premises owned, occupied or used by the Contractor; or automobiles owned, leased, hired or borrowed by the Contractor.

The coverage shall contain no special limitations on the scope of protection afforded to the Town, its officials, employees or volunteers and it shall be stated on the Insurance Certificate with the provision that this coverage is primary to all other coverage the Town may possess. Each insurance required by the Town shall be endorsed to state that coverage shall not be suspended, voided, cancelled by either party or reduced in coverage or in limits, except after thirty (30) days prior written notice has been given to the Town. All certificates and endorsements must be received and approved by the Town within five (5) days after notification of the project award. It is required that the Town's Purchasing Agent receives an original certificate of insurance. Faxed copies are not acceptable. If you have any questions, please call 843-851-4205. The Town shall withhold payments to the Contractor if the required certificates are not provided.