

SECTION 00 22 44 - ADDITIONAL INSURANCE REQUIREMENTS

1.1 INSURANCE

The Contractor shall purchase and maintain insurance as required in the current edition of the Standard Form of Agreement Between Owner and Contractor where the Basis of Payment is a Stipulated Sum, AIA Document A101 and the General Condition of the Contract for Construction, AIA Document A201 as modified by these specifications, AIA General Conditions and Supplements to the AIA General Conditions, Article 11

- A. All of the above documents shall be thoroughly studied prior to purchases of an insurance policy to cover the Project.
- B. While not limited to the following requirements, the requirements listed below are brought to the Contractors Specific attention.
 - 1) Champaign County, and the Architect/Engineer shall be named as additional insureds on the Commercial General Liability Policy and the Umbrella Liability Policy.
 - 2) Waivers of Subrogation are required for both Property Insurance and for Liability Insurance.

1.2 ADDITIONAL LIABILITY INSURANCE REQUIREMENTS

In addition to the liability insurance requirements noted in Paragraph 1.01 above, the following requirements also apply:

- A. The Contractor shall purchase and maintain a Commercial General Liability Policy which shall include the following coverage areas:
 - 1) Operations of the Contractor - direct liability coverage for the Contractors activities at a permanent location and the Project Site;
 - 2) Operations of Subcontractors - Liability coverage for those entities for which the Contractor has a duty to supervise and stand legally responsible for their conduct;
 - 3) Completed Operations - Liability for property damage and bodily injury and death that occurs after Substantial Completion;
 - 4) Personal Injury - Including but not limited to, libel, slander, defamation of character, wrongful eviction, right of private occupancy, false arrest and detention and other similar personal injuries;
 - 5) Employees as Additional Insured - Include employees and their acts into the coverage;
 - 6) Explosion, Collapse, Underground - Liability coverage for the property of others to include, but not limited to, unknown utilities; and
 - 7) Contractual Liability - coverage for the assumption of others by Contract.
- B. The Commercial General Liability Policy shall name Champaign County, the Architect, the Architect's Consultants, their agents and employees as additional insured.
- C. The Contractor shall purchase and maintain Workers Compensation and Employees Liability Insurance.
- D. The Contractor shall purchase and maintain commercial Automobile Liability Insurance. This policy shall cover Owned, Non-owned and Hired vehicles.
- E. The Contractor shall purchase and maintain Umbrella Liability Coverage to provide higher limits of liability above those required for General Liability, Employers Liability and Automobile Liability.
- F. The Umbrella Liability Policy shall name Champaign County, the Architect, the Architect's

Consultants, their agents and employees as additional insured.

- G. Liability limits shall be as specified herein or the maximum exposure as stated in the Government Tort Claims Acts as most recently amended, whichever is higher.
- H. The minimum amount of coverage and the limits of liability shall be as specified below:
- 1) Claims under workers' or workman's compensation, disability benefit and other similar employee benefit acts which are applicable to the Work to be performed:
 - a. As required by law.
 - 2) Claims for damages because of bodily injury, occupational sickness or disease, or death of the Contractor's employees:
 - a. \$1,000,000.00
 - 3) Claims for damages because of bodily injury, sickness or disease, or death of any person other than the Contractor's employees:
 - a. \$ 500,000.00
 - 4) Claims for damages insured by usual personal injury liability coverage which are sustained (1) by a person as a result of an offense directly or indirectly related to employment of such person by the Contractor, or (2) by another person:
 - a. \$1,000,000.00
 - 5) Claims for damages, other than to the Work itself, because of injury to or destruction of tangible property, including loss of use resulting therefrom:
 - a. \$ 500,000.00
 - 6) Claims for damages because of bodily injury, death of a person or property damage arising out of ownership, maintenance or use of a motor vehicle:
 - a. \$1,000,000.00
 - 7) Claims involving contractual liability insurance applicable to the Contractor's obligations under Paragraph 3.18 of the General Conditions for the Contract for Construction as modified:
 - a. \$ 500,000.00

1.3 SUBMITTAL REQUIREMENTS

- A. Submit ACORD 25-S form along with the signed Agreement Between Owner and Contractor.
- B. Champaign County shall be listed as Certificate Holder.
- C. Include the following sentence under Special Items:

"The Certificate Holder is Champaign County, Architect, Architect's Consultants, including their Agents and Employees are named as additional insured's in both the General and Umbrella Liability Policy. Waivers of Subrogation are in effect for both liability and property insurance policies."

1.4 LOSS OF USE INSURANCE

- A. The Owner, at the Owners option, may purchase and maintain such insurance that will protect the Owner against the loss of use of this property.

END OF SECTION 00 22 44