

INSURANCE REQUIREMENTS

Reference the General Conditions of the Contract, Article 11 – Insurance and Bonds, Paragraphs 11.1 and 11.2 and the Special Conditions of the Contract, Article 2 - Insurance Requirements. A copy of the complete requirements can be provided by the Contractor or can be viewed on the ISU project website. See Item 9 for instructions to access the project website.

The following items are referenced in the above documents. The insurance requirements shall be written for not less than following limits, or greater if required by law.

1.) Commercial Automobile Liability Insurance to include non-owned, hired, or rented vehicles as well.

- A. Bodily Injury and Property Damage: \$1,000,000 combined single limit each accident

2.) Commercial General Liability Insurance including:

- A. Bodily Injury and Property Damage: \$1,000,000 for each occurrence; \$2,000,000 aggregate
- B. Fire Legal Liability: \$300,000
- C. Medical Expense Coverage: \$5,000
- D. Contractual Liability Coverage
- E. Independent Contractor's Protective Liability Coverage
- F. Explosion, collapse and damage to underground utilities
- G. Completed operations coverage for a period of two (2) years after Acceptance of the Work
- H. Policy aggregate shall apply separately to each project

3.) Worker's Compensation and Occupational Diseases: Statutory Limits

- A. Employer's Liability: \$100,000/500,000/100,000

Use specific language as follows:

Worker's Compensation Policy shall include a Waiver of Subrogation in favor of Iowa State University; the Board of Regents, State of Iowa; and, the State of Iowa. Endorsement form WC 00 03 13 shall be attached to the Certificate of Insurance if waiver language is not stated on the actual certificate.

4.) Excess Liability: This limit is project specific. Requirements are specified in the *Special Conditions, Article 2 – Insurance Requirements, Item 4* of the bidding documents. Check with the Contractor for requirements or view them on the ISU project website. See Item 9 for instructions to access the project website.

5.) Additional Insureds: Additional Insureds with respect to all operations and work should be listed on the certificate of insurance as follows:

- Iowa State University
- Board of Regents, State of Iowa
- State of Iowa

Additional Insured shall be added under the CG 2010 (10-01) and CG 2037 (10-01) or older edition dates. No company forms more narrow in scope will be accepted. In addition to this requirement, the actual Additional Insured forms must be attached to the Certificate of Insurance.

Occasionally, a specific project may require more Additional Insureds than listed above. Check with the General Contractor or the Special Conditions of the Contract, Article 2 – Insurance Requirements for details.

- 6.) Insurance required herein shall be primary to any other insurance coverage purchased and shall be issued by an insurer licensed to do business in the state of Iowa having a minimum rating of "A-VII" or higher from A. M. Best.

- 7.) The Contractor shall be responsible for the cost of deductible payments, which shall not be a cost of the Work or passed on to the Owner.

- 8.) **The Certificate of Insurance** must include:
 - A. General Aggregate Limit must apply per "PROJECT" (Item 2.H. above).
 - B. Cancellation notice must be 30 days.
 - C. Name of the Project must be on the certificate.
 - D. Additional Insured must be named as follows: Iowa State University; Board of Regents, State of Iowa; and State of Iowa (see Item 5 above).
 - E. Worker's Compensation Policy shall include a Waiver of Subrogation in favor of Iowa State University; Board of Regents, State of Iowa; and State of Iowa.
 - F. Certificate Holder is: Board of Regents, State of Iowa
c/o Facilities Planning and Management Department
200 General Services Building
Iowa State University
Ames, Iowa 50011-4021

9.) Access to the project website and specific insurance requirements:

FP&M Web Page: <http://www.fpm.iastate.edu>

Heading: **Planning, Design and Construction**

Link to the internet based project website: **Project Web Sites**

At the next screen choose **Access general project information**

Choose the appropriate Project Title from the list

At the project site, from across the top of the page, choose the "**Bid**" tab

Along the left side of the page, choose **Bid Documents**

Choose **Project Manual**

Choose **Bid_Contract Requirements**

The General Conditions is located approximately in the middle of this document

The Special Conditions is the last section of the document