

Daniel S. Wolf  
Highway Superintendent  
Commissioner of Public Works



Doug Case  
Deputy Highway Superintendent

FEBRUARY 2023

RE: INSURANCE NEEDED BEFORE ON-SITE OR TOWN ROAD OR R.O.W. WORK

It has been deemed necessary by the Town of Ogden that vendors entering into a contract for service agree to maintain continuous professional liability coverage written on an occurrence basis or, if on a claims made basis, with an extended coverage provision (ERP) of not less than three years. Coverage will be provided through insurance companies licensed to do business in the State of New York with the Best Rating of A- or better.

- A. Professional liability coverage shall be provided in the following minimum amounts:
- a. \$1,000,000 per claim and
  - b. \$1,000,000 per annual aggregate
- B. The vendor entering into a contract for service shall maintain all other insurance requirements in accordance with the following:  
The insurance required shall be written for not less than the following:
- a. Worker's Compensation:
    - i. State Statutory
    - ii. Applicable Federal Statutory
    - iii. Employer's Liability – Each Accident - \$500,000
    - iv. NYS Disability Statutory
  - b. Comprehensive or commercial General Liability (including premises – operations, independent contractor's production, product liability and completed operation, and broad form property damage contractual liability)
    - 1. General Aggregate
      - Except products – completed operations \$2,000,000
      - Products –completed operations aggregate \$2,000,000
    - 2. Personal/Advertising Injury (per person/organization) \$1,000,000
    - 3. Each Occurrence (Bodily Injury & Property damage) \$1,000,000
    - 4. Limit per Person Medical Expense \$ 5,000
    - 5. Exclusions of property in contractors care, custody or control will be eliminated
    - 6. Property damage liability insurance will provide coverage for explosion, collapse, and underground damage.
  - c. Automobile Liability:
    - 1. Bodily Injury \$1,000,000 combined single limit
  - d. Excess Liability Umbrella Form:
    - 1. General Aggregate \$1,000,000
    - 2. Each Occurrence \$1,000,000

Please provide a Certificate of Insurance naming the Town of Ogden as an Additional Insured. Thank you for your cooperation and we look forward to doing business with you. If you have questions please contact me directly at (585) 617-6160.

Respectfully,

*Daniel S. Wolf*

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