

Borough of Naugatuck Vendor/Contractor Insurance Requirements:

The Bidder shall purchase from and maintain, for the life of this contract and any supplements thereto, in a company or companies with an A.M. Best rating of A- (VII) or better the following minimum insurance coverage.

- A. Workers Compensation:
Provide Connecticut workers compensation and employers liability insurance that complies with the regulations of the State of Connecticut with limits no less than \$100,000 each accident by bodily injury; \$100,000 each accident by disease and a policy limit of \$500,000.
- B. Commercial General Liability Insurance:
Provide commercial general liability insurance policy that includes products, operations and completed operations. Limits should be at least: Bodily injury & property damage with an occurrence limit of \$1,000,000; Personal & advertising injury limit of \$1,000,000 per occurrence; General aggregate limit of \$1,000,000 (other than products and completed operations); Products and completed operations aggregate limit of \$1,000,000.
- The policy shall name the Borough of Naugatuck as an additional insured.
 - Such coverage will be provided on an occurrence basis and will be primary and shall not contribute in any way to any insurance, deductible or self-insured retention carried by the Borough of Naugatuck.
- C. Commercial Automobile Insurance:
Provide commercial automobile insurance for any owned autos (symbol 1 or equivalent) in the amount of \$1,000,000 each accident covering bodily injury and property damage on a combined single limit basis. Such coverage shall also include \$1,000,000 of uninsured & underinsured motorists and \$1,000,000 of hired and non-owned automobile coverage.

As to the insurance required, the insurer(s) and/or their authorized agents shall provide the Borough of Naugatuck with currently executed certificates of insurance prior to execution of the contract describing the coverage and providing that the insurer shall give the Borough of Naugatuck written notice at least sixty (60) days in advance of any termination of coverage.