

TOWN OF STILLWATER **INSURANCE REQUIREMENTS FOR** **CONSTRUCTION PROJECTS**

THE FOLLOWING INFORMATION DESCRIBES MANDATORY MINIMUM CONTRACTOR AND SUB-CONTRACTOR INSURANCE CRITERIA NECESSARY TO CONTRACT FOR WORK WITHIN THE TOWN OF STILLWATER.

- PROOF OF GENERAL LIABILITY INSURANCE AND WORKERS COMPENSATION COVERAGE MUST BE PROVIDED TO THE TOWN FOR ANY CONTRACTOR(S) CONTRACTED BY AN APPLICANT, BEFORE A BUILDING PERMIT FOR A PROJECT WITHIN THE TOWN CAN BE ISSUED. SUB-CONTRACTORS, ALSO ARE REQUIRED TO SUBMIT INSURANCE CERTIFICATES. STIPULATION MUST BE MADE IF ANYONE, IS EXCLUDED FROM WORKERS COMPENSATION COVERAGE.

- SUBMISSION OF A CERTIFICATE OF INSURANCE ON ACORD FORM 25 SHOWING GENERAL LIABILITY INSURANCE COVERAGE (MINIMUM LIMIT EACH OCCURANCE \$1,000,000) WITH THE TOWN OF STILLWATER AS CERTIFICATE HOLDER, AS WELL AS NAMED AN ADDITIONAL INSURED "ON PRIMARY AND NON-CONTRIBUTORY BASIS" IS REQUIRED.

IDENTIFY THE PROJECT, INCLUDING THE CONSTRUCTION TRADE(S) FOR WHICH THE CERTIFICATE APPLIES.

-ADDITIONAL REQUIREMENTS

AUTOMOBILE LIABILITY

COMBINED SINGLE LIMIT \$1,000,000

UMBRELLA LIABILITY

EACH OCCURANCE \$1,000,000, AGGREGATE \$1,000,000

IF YOU HAVE QUESTIONS REGARDING THE ABOVE, CONTACT YOUR INSURANCE AGENT AND / OR THE WORKERS COMPENSATION BOARD AT 518-486-6307.