MINIMUM INSURANCE COVERAGE
FOR
CONTRACTORS INVOLVED IN MUNICIPAL PROJECTS

A. Commercial General Liability

1. General Aggregate Limit (Other Than Products-Completed Operations)	$2,000,000
2. Products-Completed Operations Aggregate Limit	$1,000,000
3. Personal & Advertising Injury Limit	$1,000,000
4. Each Occurrence Limit	$1,000,000
5. Fire Damage Limit – any one fire	$50,000
6. Medical Expense Limit – any one person	$5,000

The City of Marshfield shall be named as additional insured under the policy. The Contractor shall submit a Certificate of Insurance that clearly indicates compliance with the insurance requirements. The Contractor shall also submit a copy of the appropriate endorsement which names the City of Marshfield as additional insured. A 30 day written notice of cancellation shall be provided on all Certificates of Insurance.

B. Automobile Liability

1. Bodily Injury and Property Damage - Combined Single Limit	$1,000,000
2. Automobile Liability coverage must be provided on an “Any Auto” basis.	

C. Workers Compensation

Workers’ Compensation as required by the State of Wisconsin and Employers Liability insurance with sufficient limits to meet underlying Umbrella Liability insurance requirements, with the following minimum limits:

Bodily Injury by Accident - $100,000 Each Accident
Bodily Injury by Disease - $100,000 Each Employee
Bodily Injury by Disease - $500,000 Policy Limit

D. Umbrella Liability

Provide coverage at least as broad as the underlying General Liability. Automobile Liability and Employers Liability:

1. Minimum Limit Each Occurrence	$2,000,000
2. Aggregate Limit	$2,000,000
3. Maximum Self Retention	$10,000

E. Aircraft Liability and Watercraft Liability

If the project work includes the use of or operation of any aircraft or watercraft, then Aircraft and Watercraft Liability insurance must be in force with a limit of $1,000,000 per occurrence for bodily injury and property damage.

F. Property Damage Coverage

1. Property Damage	$1,000,000

Longshoremen’s and Harbor Workers Endorsement should be added if work is done around any navigable waters of the United States.

If the contractor is required to obtain a Builders Risk Policy, it should be an "all risk", 100% to completed value.