



Brunswick-Glynn County Joint Water and Sewer Commission

1703 Gloucester Street
Brunswick, Georgia 31520
(912) 261-7100

INSURANCE REQUIREMENTS

(revised April 2019 to include Professional Liability Requirements)

The description section of your insurance certificate must read:

BGJWSC is named as an additional insured on all coverage except Workers' Compensation, Employer's Liability and Professional Liability as per written contract. A waiver of Subrogation applies to all policies shown above as per written contract.

Insurance Requirements

Before starting and until acceptance of the Work by BGJWSC, and without further limiting its liability under the Contract, Company shall procure and maintain at its sole expense, insurance of the types and in the minimum amounts stated below:

SCHEDULE	AMOUNT
<u>Workers' Compensation</u>	
Georgia Statutory coverage and Employer's Liability (including appropriate Federal Acts)	Statutory Limits (Workers' Compensation) \$500,000 Bodily Injury each accident \$500,000 Bodily Injury by Disease each Employee \$1,000,000 Bodily Injury policy limit
<u>Commercial General Liability</u>	
Premises-Operations	\$1,000,000 each occurrence
Products-Completed Operations	\$2,000,000 annual aggregate for bodily injury and property damage, combined single limit
Contractual Liability	
Independent Contractors	
Broad Form Property Damage	
Explosion, Collapse and Underground	
Hazards (XCU Coverage) as appropriate	
Primary and Non Contributory	
<u>Automobile Liability</u>	
All autos-owned, hired, or non-owned	\$1,000,000 each occurrence, combined single limit
<u>Professional Liability Insurance</u>	
Errors and Omissions	\$2,000,000 each occurrence; \$4,000,000 annual aggregate
<u>Excess or Umbrella Liability</u>	
(This is additional coverage and limits above the following primary insurance: Employer's Liability, Commercial General Liability and Automobile Liability)	\$2,000,000 each occurrence and annual aggregate

Company's Commercial General Liability and Excess or Umbrella Liability policies shall be effective for two years after Work is complete. The above Indemnification provision is separate and is not limited by the type of insurance or insurance amounts stated above. The General liability shall contain a "Per Project Aggregate".

Company shall specify BGJWSC as an additional insured for all coverage except Workers' Compensation and Employer's Liability. Such insurance shall be primary and non-contributory as to any and all other insurance or self-insurance maintained by BGJWSC. Company shall include a Waiver of Subrogation on all required insurance in favor of BGJWSC, its commission members, employees, agents, successors and assigns.

Such insurance shall be written by a company or companies authorized to do business in the State of Georgia, rated at least A-VII by A M Best and satisfactory to BGJWSC. Prior to commencing any Work under this Contract, certificates evidencing the maintenance of the insurance shall be furnished to BGJWSC for approval.