

Town of Poughkeepsie Recreation Department

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Insurance Requirements for Contractors

- Automobile Liability-Automobile Liability Insurance on an occurrence basis covering all owned, non-owned and hired vehicles with the limits of not less than:
 - Bodily Injury/Property Damage on a Combined Single Limit Basis of at least \$1,000,000 for each occurrence.
 - No Fault Benefits Statutory Benefits
- Commercial General Liability
 - Bodily Injury and Property Damage
 - \$2,000,000 per Occurrence
 - \$3,000,000 Aggregate
 - \$3,000,000 Products/Completed Operations Aggregate
 - The Town of Poughkeepsie should be covered as an additional insured on a primary and non-contributory basis including for products and completed operations. There should be a waiver of subrogation in favor of the Town of Poughkeepsie and hold harmless provisions in the contract in favor of the Town.
- Catastrophe Excess Liability or Umbrella policies are acceptable in helping to fulfill the requirements, provided they do not contain restrictions or exclusions of coverage required under the specifications.
- Owners, Contractors' Protective Liability
 - An owners and contractors protective Liability Policy (OCP) should be written to protect the Town for Bodily Injury and Property Damage with limits not less than those specified above to protect the Town against claims arising from the operations of any subcontractors which the prime contractor employs on a project. To be taken out by a General Contractor on behalf of the Town when the General is using Subcontractors.
- All risk builders risk insurance coverage for loss or damage to property for buildings and structures owned by the Owner, which are under construction, renovation, remodeling or maintenance under this contract. The Owner must be listed as additional named insured. (If necessary when new construction or renovations are involved.)
- Liability insurance for blasting commensurate with the nature and scope of the blasting which will be conducted on the project. The Town must be listed as an additional insured on a primary and noncontributory basis including products and completed operations. Limits should be no less than stated for the GCL above.
- Workers Compensation and Employers Liability-Statutory coverage for NY State. Waiver of subrogation in favor of the Town of Poughkeepsie.

Insurance Requirements for Organizations Using Town Property

- Commercial General Liability with a minimum of \$1,000,000 per occurrence/\$2,000,000 aggregate limits for bodily injury and property damage and additional insured status from the organizations insurance.