

INSURANCE REQUIREMENTS

Access of Utility Permit - Work in Right of Way (ROW)

Prior to commencement of any work, a Certificate of Insurance shall be issued to Larimer County, 200 West Oak St., Suite 4000, Fort Collins, Colorado 80521 as the Certificate Holder. The insurance required herein shall be procured and maintained in full force and effect for the duration of the Contract or Agreement and shall be written for not less than the following amounts, or greater if required by law. Such certificate shall be delivered to InsuranceCert@larimer.org.

I. Workers' Compensation and Employers' Liability

- A. Workers' Compensation: Statutory
- B. Employer's Liability: \$100,000 Each Accident
\$500,000 Disease-Policy Limit
\$100,000 Disease-Each Employee
- C. Waiver of Subrogation in favor of Larimer County
- D. If the contractor/vendor is not required to carry Workers' Compensation coverage *per Colorado Workers' Compensation Act 8-40-202(2)(b)* a signed Workers' Compensation waiver must be provided.

II. Commercial General Liability on an Occurrence Form with minimum limits as follows:

- A. Per Occurrence Limit \$1,000,000
- B. General Aggregate Limit \$2,000,000
- C. Contractor/Vendor agrees that the insurance afforded the County is primary non-contributory.

III. Automobile Liability Insurance including coverage for all owned, non-owned, & hired autos. Limits to be as follows:

- A. Bodily Injury & Property Damage Combined Single Limit \$1,000,000
- B. Lower limits may be accepted if automobiles are not used for transport in relation to goods/service provided as outlined in agreement (i.e. only commuting to job site).

IV. Minimum required limits set forth herein may be met by utilizing a combination of excess/umbrella policies in conjunction with primary insurance policies if necessary.

V. General Liability and Automobile Liability insurance policies shall include Larimer County and its elected and appointed officials and employees as additional insureds as their interests may appear.

VI. The County reserves the right to reject any insurer it deems not financially acceptable by insurance industry standards. Insurance Companies shall be licensed to do business in the State of Colorado and shall have an AM Best rating of not less than A- VII.

VII. Notice of Cancellation: Each insurance policy required by the insurance provision of this Contract or Agreement shall provide the required coverage and shall not be suspended, voided, or canceled. Should any of the required policies be cancelled before the expiration date, notice shall be delivered to Larimer County, 200 West Oak St. Suite 4000, Fort Collins, CO 80521 or InsuranceCert@larimer.org.

VIII. Subcontractors: If subcontractors are used by contractor/vendor in the performance of contracted services, all subcontractors are required to carry insurance coverage consistent with the limits as listed in this document and the subcontractor must include Larimer County an additional insured as described in section V.

ANY DEVIATIONS FROM THE STANDARDS GIVEN ABOVE MUST BE APPROVED BY THE LARIMER COUNTY RISK MANAGEMENT DIVISION.