



INSURANCE REQUIREMENTS

St. John the Baptist Parish Council
1811 West Airline Highway LaPlace, La 70068

Contractor shall obtain, pay for, and keep in force, at its own expense, minimum insurance effective in all localities where contractor may perform the work hereunder, with such carriers as shall be acceptable to Council:

- A. **Statutory Workman's Compensation** covering all state and local requirements and Employer's Liability Insurance covering all persons employed by Contractor in connection with this agreement.

The limits for "A" above shall be not less than:

1. Employers liability limits of \$1,000,000/\$1,000,000/\$1,000,000
2. Some contracts may require USL&H or maritime coverage. This should be checked out with Insurance Dept. /Legal Dept.
3. No excluded classes of owners/officers or employees shall be allowed on Council's premises

WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be indicated on the certificate.

- B. **Commercial General Liability**, including:

1. Contractual liability assumed by this agreement
2. Owners and Contractor's Protective Liability (if Contractor is a General Contractor) may be required
3. Personal and advertising liability
4. Completed operations
5. Medical payments

The limits for "B" above shall not be less than:

1. \$1,000,000 each occurrence limit
2. \$2,000,000 general aggregate limit
3. \$1,000,000 products/completed operations aggregate limit
4. \$1,000,000 personal and advertising injury limit
5. \$50,000 fire damage limit
6. \$5,000 medical expense limit (desirable but not mandatory)

St. John the Baptist Parish Council will be NAMED as additional insured and WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be indicated on the certificate.

Some contracts may require Protection and Indemnity coverage. This should be checked out with Insurance Dept. /Legal Dept.

- C. **Comprehensive Automobile Liability** covering all owned, hired and other non-owned vehicles of the Contractor.

The limits for "C" above shall not be less than:

1. \$1,000,000 CSL

St. John the Baptist Parish Council will be NAMED as additional insured and WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council should be indicated on the certificate.

- D. **Professional Liability Insurance** covering the Wrongful Acts of those professional firms and individuals performing services for SJBP.

Certain classifications of service providers will be required to provide evidence of Professional Liability Insurance. Examples of these providers include but are not limited to: Professional Engineers, Architects, Land Surveyors, Attorneys, and IT Consultants.

The limits for "D" above shall not be less than:

1. \$1,000,000 CSL

WAIVER OF SUBROGATION in favor of St. John the Baptist Parish Council shall be indicated on the Certificate.

OTHER SPECIFIC COVERAGE RELATED TO THE TASK BEING PERFORMED MAY BE REQUIRED, i.e. Builders Risk, Installation Floater.

All required insurance certificates shall be submitted to the Director of Purchasing & Procurement prior to commencement of work. Vendor shall maintain insurance in full force and effect during the entire period of performance of work. All policies must have a thirty (30) day non-cancellation clause giving the Parish thirty (30) days prior written notice in the event a policy is changed or canceled.

W-9 form is to be furnished prior to work being issued.

When applicable, a current St. John the Baptist Parish Occupational License is to be maintained.

Yearly, a copy of such license shall be provided to the Director of Purchasing.

WHEN APPLICABLE, A CURRENT LOUISIANA STATE CONTRACTOR'S LICENSE SHOULD BE FURNISHED.