



INSURANCE

107.06 INSURANCE. The contractor shall procure and maintain at his own expense and without expense to the Authority, until final acceptance by the Authority, of the work covered by the contract, insurance for liability for damages imposed by law, of the kinds and in the amounts hereinafter provided, in insurance companies authorized to do such business in the State of New York covering all operations under the contract whether performed by him or by subcontractors. Before commencing the work the Contractor shall furnish to the Authority a completed copy of the certificate of insurance provided herein showing that he has complied with this paragraph; this certificate requires that the policies shall not be changed or cancelled until thirty (30) days written notice has been given to the Authority. The types and limits of insurance are as follows:

- A. Workers' Compensation Insurance. A policy covering the obligations of the Contractor in accordance with the provisions of Chapter 41 of the Laws of 1914, as amended, known as the Worker's Compensation Law, covering all operations under the contract, whether performed by him or by his subcontractor, and also under Article 9 of the Worker's Compensation Law, known as the Disability Benefits Law (Chapter 600 of the Laws of 1949) and amendments thereto. The contract shall be void and of no effect unless the person or corporation making or executing same shall secure compensation and disability benefits coverage for the benefit of, and keep insured during the life of said contract, such employees in compliance with the provisions of the Worker's Compensation Law (State Finance Law Section 142).
- B. Liability and Property Damage Insurance. Unless otherwise specifically required by special specifications, each policy with limits of not less than the following:

Bodily Injury Liability

Each person	-	\$ 1,000,000
Aggregate	-	\$ 2,000,000

Property Damage Liability

Each Occurrence	-	\$ 1,000,000
Aggregate	-	2,000,000

for all damages arising during the policy period, shall be furnished in the types specified, viz:

1. Contractor's Liability Insurance issued to and covering the liability for damages imposed by law upon the CONTRACTOR with respect to all work performed by him under the agreement;
2. Contractor's Liability Insurance issued to and covering the liability for damages imposed by law upon EACH SUBCONTRACTOR with respect to all work performed by said subcontractor under their agreement;

3. Contractor's Protective Liability Insurance issued to and covering the liability for damages imposed by law upon the Contractor with respect to all work under the agreement performed for the Contractor by subcontractors;

4. Protective Liability Insurance issued to and covering the liability for damages imposed by law upon The People of the State of New York, the Commissioner of Transportation, and all employees of the Commissioner of Transportation, both officially and personally, and the New York State Bridge Authority, its Board Members, Officers and Employees, and the assigned Project Engineer, both officially and personally, as an additional interest in said liability insurance policy, with respect to all operations under their Agreement by the Contractor or by his subcontractors, including omissions and supervisory acts of the Authority;

5. Completed Operations' Liability Insurance issued to and covering the liability for damages imposed by law upon the Contractor and each subcontractor arising, between the date of final cessation of the work and the date of final acceptance thereof, out of that part of the work performed by each;

6. Automotive Liability Insurance issued to and covering the liability for damages imposed by law upon the Contractor with respect to all work under this Agreement.

- C. Owners' Protective Liability Insurance. The Contractor shall purchase a separate liability insurance policy issued to and covering the liability for damages imposed by law upon the People of the State of New York, the Commissioner of Transportation, and all employees of the Commissioner of Transportation both officially and personally, and the New York State Bridge Authority, its Board Members, Officers and Employees, Design Engineers, and the assigned project Engineer, both officially and personally, with respect to all operations under their Agreement by the contractor, his employees, or by his subcontractors, including omissions and supervisor acts of the Authority and its Consultant. **Employees of the Contractor and of the sub-Contractors may not be excluded from coverage under this policy by the insurance carrier or any of their representatives.**

“THE OWNER’S PROTECTIVE POLICY SHALL BE DELIVERED TO THE NYS BRIDGE AUTHORITY PRIOR TO ANY FIELD ACTIVITIES.”

- D. Excess Liability or Umbrella Insurance. A policy in the amount of \$5,000,000.

The liability of the Contractor under this section shall in no way be limited by the amount of insurance coverage provided by the Contractor and/or his Subcontractors or Subconsultants, and shall continue beyond the expiration of the contract for claims, losses, expenses, fines, penalties, and assessments which arise out of the Contractor’s or his Subcontractors’ or Subconsultants’ performance during the term of the Contract.

- F. Railroad Protective Liability Insurance, if required by the specifications: A minimum policy in the amount of \$10,000,000.00 will be required.

Footnote: The Contractor's attention is directed to the insurance limits required for the performance of work under this contract and that these limits of coverage ARE NOT to be amended by deductible clauses of any nature without the expressed written consent of the Authority, or unless specifically provided for in these specifications.



**CERTIFICATE OF
INSURANCE**

New York State Bridge
Authority
Bridge Plaza
Highland, New York

Send Certificates to:

NYS Bridge Authority
P.O. Box 1010
Highland, New York 12528

MINIMUM REQUIRED LIMITS OF LIABILITY

Name and Address of Producer	Companies Affording Coverage
Name and Address of Insured	Company Letter A
Name and Address of Additional Insured	Company Letter B
NYSBA SEE SPECIFICATION	Company Letter C
Location and Description of Work	Company Letter D

The subscribing Insurance company, authorized to do business in the State of New York, certifies that insurance of the kinds and types for limits of liability herein stated, covering the work herein designated, has been procured by and furnished on behalf of the insured contractor and is in full forced and effect for the period listed below.

KIND OF INSURANCE	CO. LTR	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE		LIMITS OF LIABILITY (in thousands)	
						Each Occurrence	Aggregate
(a) Contractor's Liability					B. I.	1,000	XXXXXXXXXX
					P. D.	500	2,000
(b) Contractor's Protective Liability					B. I.	1,000	XXXXXXXXXX
					P. D.	500	2,000
(c) Completed Operations Liability					B. I.	1,000	XXXXXXXXXX
					P. D.	500	2,000
(d) Protective Liab. Furnished by gen. Contractor in the name of the NYSBA, its Board Members, Officers/Employees					B. I.	1,000	XXXXXXXXXX
					P. D.	500	2,000
(e) Owners', Landlords' and Tenants' Liab. Ins. Furnished by gen. Contractor in name of NYSBA, its Board Members, Officers/Employees.					B. I.	1,000	XXXXXXXXXX
					P. D.	500	XXXXXXXXXX
(f) Railroad Protective Liability					B. I.	10,000	XXXXXXXXXX
(g) Prof. Liability					P. D.		
(h) Worker's Comp.						Limits as required by law	
(i) Disability Ben.						Limits as required by law	
(j) Excess Umbrella						5,000	
(k) Automobile Liability					B. I.	1,000	XXXXXXXXXX
					P. D.	1,000	2,000
(l) Other							