

City of Concord

Contract Instructions:

Certificates of insurance must be submitted on an Acord Form (revised 2010/05), and the City (not a specific individual or department) must be named as additional insured on all lines of coverage (*General Liability, Auto, Umbrella, etc.*), except Professional Liability and *Workers' Compensation*.

Aviation Contracts - The City will accept a certificate of insurance on an Acord 25 Form (revised 2010-05), or from a carrier specific certificate of insurance issued for aviation coverage.

ADDL INSR Column:

On the certificate of insurance, the ADDL INSR column should be marked with an "X" to indicate the City is additional insured for specific lines of coverage.

Description of Operations Section:

The following wording must be entered into this section:

The City of Concord is named as all additional insured as required by written contract. Waiver of Subrogation is granted in favor of the City of Concord on the GL and WC policies.

The following address should be used for certificates:

City of Concord
Attn: Risk Management
Post Office Box 308
Concord, NC 28026-0308

Contract Insurance Requirements

Standard Contract - Up to \$2,000

Coverage	Minimum Limits
Workers' Compensation	\$100,000 each accident \$100,000 bodily injury by disease each employee \$500,000 bodily injury by disease policy limit
General Liability	\$1,000,000 per occurrence regardless of the contract size.
Automobile Liability	\$1,000,000 per occurrence regardless of the contract size.

Professional Services Contract - \$2,000 to \$300,000

Coverage	Minimum Limits
Workers' Compensation	\$500,000 each accident \$500,000 bodily injury by disease each employee \$500,000 bodily injury by disease policy limit
General Liability	\$1,000,000 per occurrence regardless of the contract size.
Automobile Liability	\$1,000,000 per occurrence regardless of the contract size.
Umbrella	\$1,000,000 per occurrence if contract does not exceed 180 days; otherwise, \$2,000,000 per occurrence

Professional Liability insurance policy limit requirements shall be based on the total amount of compensation to be paid to Contractor under this Agreement and as set forth in Exhibit "A," and on a determination by City of whether the services provided under this Agreement are for hazardous or non-hazardous activities. The required limits are:

For Non-Hazardous Activities: \$1,000,000 per claim / \$1,000,000 annual aggregate.

For Hazardous Activities: For contracts less than \$100,000:
\$2,000,000 per claim / \$2,000,000 annual aggregate

For contracts over \$100,000:
\$5,000,000 per claim / \$5,000,000 annual aggregate

Note: Occasionally, contractors will state that their professional liability coverage is included under their umbrella coverage. Typically, umbrella coverage doesn't sit over professional liability coverage. If this is truly the case, the contractor is required to submit their schedule of underlying policies listed on their umbrella policy. In addition, the professional liability coverage limits should be listed separately on the Certificate of Insurance.

Construction and Service Contracts - \$2,000 or greater

Coverage	Minimum Limits
Workers' Compensation	\$500,000 each accident \$500,000 bodily injury by disease each employee \$500,000 bodily injury by disease policy limit
General Liability	\$1,000,000 per occurrence regardless of the contract size.
Automobile Liability	\$1,000,000 per occurrence regardless of the contract size.

Umbrella

\$1,000,000 per occurrence if contract does not exceed 180 days;
otherwise,

\$2,000,000 per occurrence

NC Workers' Compensation insurance mandatory statutory limits must be met for employers with three or more employees.