Insurance Requirements-Network Infrastructure Contractor

Contractor shall agree to maintain in force at all times during the contract the following minimum coverages and shall name the City of Middletown and The Russell Library as Additional Insured on a primary and non-contributory basis to all policies, except Workers Compensation. All policies should also include a Waiver of Subrogation. Insurance shall be written with Carriers approved in the State of Connecticut and with a minimum AM Best's Rating of "A-" VIII. In addition, all Carriers are subject to approval by the City of Middletown.

		(Minimum Limits)
General Liability	Each Occurrence	$1,000,000
	General Aggregate	$2,000,000
	Products/Completed Operations Aggregate	$2,000,000
Auto Liability	Combined Single Limit	$1,000,000
Umbrella	Each Occurrence	$4,000,000
Cyber Liability	Each Occurrence/Aggregate	$1,000,000

If any policy is written on a "Claims Made" basis, the policy must be continually renewed for a minimum of two (2) years from the completion date of this contract. If the policy is replaced and/or the retroactive date is changed, then the expiring policy must be endorsed to extend the reporting period for claims for the policy in effect during the contract for two (2) years from the completion date.

Workers' Compensation and	WC Statutory Limits	
Employers' Liability	EL Each Accident	$1,000,000
	EL Disease Each Employee	$1,000,000
	EL Disease Policy Limit	$1,000,000

Original, completed Certificates of Insurance must be presented to the City of Middletown prior to contract issuance. Contractor agrees to provide replacement/renewal certificates at least 30 days prior to the expiration date of the policies. Should any of the above described policies be cancelled, limits reduced or coverage altered, 30 days written notice must be given to the City.

Any deviation from these requirements for subcontractors must be approved by the City of Middletown. The contractor must obtain Certificates of Insurance from all subcontractors and independent contractors before they are permitted to begin work.