



# POLICY

## INSURANCE REQUIREMENT

It is the policy of the Board of County Road Commissioners of Kalamazoo County (Board) that any contractor or person working within the public county road right-of-way is required to obtain a permit to construct, operate, use and/or maintain within a county road right-of-way, under the jurisdiction and control of the Board.

### INSURANCE REQUIREMENTS FOR ALL PERMITTED ACTIVITIES PERFORMED BY CONTRACTORS (Except residential driveways, transport and miscellaneous permits)

**General Liability**      \$ 2,000,000 each occurrence (Recommended)  
                                     \$ 1,000,000 each occurrence (Minimum)

**In addition, the General Liability insurance shall be endorsed to add the Board as an “Additional Insured Party” on the policy. The endorsement should include the wording that includes:**

“The Board of Kalamazoo County Road Commissioners of Kalamazoo County, the Kalamazoo County Road Commission and their officers, agents, and employees, are named as additional insured parties as their interest may appear.”

**Automobile Liability - Bodily Injury and Property Damage**

\$ 2,000,000 each occurrence (Recommended)  
\$ 1,000,000 each occurrence CSL (Minimum)  
\$ 500,000 BI per person

### WORKERS’ COMPENSATION INSURANCE REQUIREMENTS FOR CONTRACTORS AND SUBCONTRACTORS

<b>Workers’ Compensation Insurance – Part I</b>	Statutory Limits
<b>Employers Liability Insurance – Part II</b>	\$500,000 Each Accident
	\$500,000 Disease - Each Employee
	\$500,000 Disease - Policy Limit

### INSURANCE REQUIREMENTS FOR RESIDENTIAL DRIVEWAY AND MISCELLANEOUS PERMITS PERFORMED BY HOMEOWNERS AND/OR RESIDENTIAL WORKSITE LANDOWNERS

**Homeowners Policy with Binder on primary residence and the worksite property:**

Bodily Injury and Property Damage \$500,000 (Minimum Recommended)

**AND/OR**

**“Owner’s Protective Policy”** with completed operations coverage language for short-term installation of culvert and/or driveway construction or other operation described.

The goal of the Board insurance requirements is to assure that any action brought as a result of the permittee's activities in the public road right-of-way will be defended by and paid for by permittee's insurance carrier and will not result in action or settlement against the Board. However, this amount is subject to change as the commission's estimate of the exposure to risk and resultant claims amount may change.

Adopted:        8/9/94  
Amended:       1/4/11