

**INSURANCE REQUIREMENTS – SMALL CONSTRUCTION ROSTER
PROGRAM
(Updated 6.2019)**

(For informational purposes only, this document does not replace nor circumvent actual contract language – see contract for all insurance requirements)

GENERAL LIABILITY COVERAGE

(Provides coverage for bodily injury, property damage, personal injury, and advertising injury (libel, slander, etc.)

Commercial General Liability on an occurrence basis with contractual liability coverage:

General Aggregate	\$2,000,000
Products—Completed Operations Aggregate	2,000,000
Personal and Advertising Injury	1,000,000
Each Occurrence—Combined Bodily Injury and Property Damage	1,000,000

WORKERS’ COMPENSATION & EMPLOYER’S LIABILITY COVERAGE

(Provides coverages for employees who are injured on the job)

Workers’ Compensation	Statutory
If Contractor is based outside the state of Minnesota, coverage must comply with Minnesota law. In accordance with Minnesota law, if Contractor is a sole proprietor, it is exempted from the above Workers’ Compensation requirements. In the event that Contractor should hire employees or subcontract this work, Contractor shall obtain the required insurance.	
Employer’s Liability. Bodily injury by:	
Accident—Each Accident	500,000
Disease—Policy Limit	500,000
Disease—Each Employee	500,000

AUTOMOBILE LIABILITY

(Provides coverage for bodily injury and property damage occurring while driving a vehicle)

Auto coverage should be under the business name contracting with County OR written documentation from insurance provider that coverage is in place while contractor is using vehicle for business purposes)

Combined single limit each occurrence -coverage for bodily injury and property damage covering owned, non-owned and hired automobiles	2,000,000
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ADDITIONAL INFORMATION

An umbrella or excess policy over primary liability insurance coverages is an acceptable method to provide the required insurance limits. *(Umbrella policies are in addition to a current policy – they do not replace policies. Typically does not cover professional liability nor workers compensation coverage).*

The certificate(s) must name Hennepin County as the certificate holder and as an additional insured for the liability coverage(s) for all operations covered under the Contract