



CERTIFICATE OF INSURANCE

The Contractor shall not commence Work until the Contractor has obtained all the insurance required under this section and the Owner has approved such insurance. The Contractor shall not allow any subcontractor to commence Work until the insurance required of the subcontractor has been obtained and approved. The Contractor shall provide an insurance certificate showing coverage provided from a company licensed to do business in Wisconsin. The Contractor may either require each subcontractor to maintain insurance equal to the following requirements or insure them under the Contractor's policy.

- 1) Compensation Insurance: The Contractor shall maintain worker's compensation insurance as required by Wisconsin Statutes for all of the Contractor's employees engaged in Work. The City of Manitowoc requires the Contractor to carry \$100,000 for each accident, \$100,000 for each employee, and a \$500,000 policy limit.
- 2) Contractor's Commercial General Liability Insurance: The Contractor shall maintain commercial general liability and property damage insurance against any claims that may occur in carrying out the Work under this contract. Minimum coverage shall be \$1,000,000 per occurrence, \$2,000,000 for general aggregate limit for general liability and property damage, including property damage and completed operations. The Contractor shall also maintain business auto coverage insurance covering owned, non-owned, and hired automobiles. Minimum coverage shall be \$500,000 per occurrence or each accident limit for automobile and property damage.
- 3) The City of Manitowoc shall reserve the right to increase the minimums and supplement any types of insurance in cases of special work. Changes to a specific contract shall be incorporated into the Special Provisions and Conditions of a project.
- 4) Contractor shall name the City of Manitowoc as Certificate Holder.