## INSURANCE

The following insurance shall be obtained:

Α.	Comprehensive General Liability including	\$1,000,000 per occurrence and \$2,000,000 aggregate	
	<ol> <li>Products and completed operations</li> <li>Broad form property damage</li> <li>Premises operations</li> <li>Broad form contractual</li> <li>Personal injury</li> </ol>		
В.	Workers' Compensation Employers Liability Statutory Coverage and Employer's Liability Limits of:	\$500,000/\$500,000/\$500,000	
C.	Automobile liability including hired and leased vehicles owned and non-owned autos	\$1,000,000 CSL or \$500,000 per person \$1,000,000 per accident \$500,000 property damage	
	Personal Injury Protection – Statutory Limits and Proper	rsonal Injury Protection – Statutory Limits and Property Protection Insurance - \$1,000,000 Limit.	

Supplemental Environmental Auto Liability (SEAL) coverage or insurance that covers the loading and unloading of scheduled pollutants is required.

## **CERTIFICATES OF INSURANCE (GENERAL)**

All certificates of insurance and duplicate policies of an outsider, vendor or contractor shall contain the following clauses:

- A. "Underwriters shall have no right of recovery or subrogation against the RCMC (including its agents and agencies as aforesaid), it being the intention of the parties that the insurance policy so effected shall protect both parties in primary coverage for any and all losses covered by the subject policy."
- B. "Any coverage afforded the RCMC shall apply as primary and not excess to any insurance issued in the name of the RCMC, et al."
- C. "The insurance company(s) issuing the policy or policies shall have no recourse against the RCMC for payment of any premiums or for assessments under any form of policy."
- D. "The term 'insured' is used severally, not collectively but the inclusion in this policy of more than one insured shall not operate to increase the limit of the RCMC's liability.

All certificates are to provide thirty (30) days written notice of material change or cancellation. Certificates of Insurance and insurance binders must be provided not less than ten (10) working days before commencement of work to the Road Commission of Macomb County, 117 S. Groesbeck Hwy., Mt. Clemens, MI 48043. Insurance carriers are subject to the approval of RCMC.