



# City of Hannibal

## Office of City Clerk

320 Broadway • Hannibal, MO 63401  
Phone: 573-221-0111 • Fax: 573-221-8191

### INSURANCE REQUIREMENTS

#### Contractor and Subcontractor Insurance

1.1 The Contractor shall purchase and maintain such insurance as will protect him AND THE CITY OF HANNIBAL AS AN ADDITIONAL INSURED from claims set forth below which may arise out of or result from the Contractor's execution of the work, whether such execution be by himself or by any Subcontractor or by anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable;

1.1 Claims under Workmen's Compensation disability benefit and other similar employee benefit acts;

1.1.2 Claims for damages because of bodily injury, occupational sickness or disease, or death of Contractor employees;

1.1.3 Claims for damages because of bodily injury, sickness or disease, or death of any person other than Contractor employees;

1.1.4 Claims for damages insured by usual personal injury liability coverage which are sustained (1) by any person as a result of an offense directly or indirectly related to the employment of such person by the Contractor, or (2) by any other person; and

1.1.5 Claims for damages because of injury to or destruction of tangible property, including loss of use resulting therefrom.

1.2 CERTIFICATES OF INSURANCE which are acceptable to the City shall be filed with the City prior to commencement of the work. These certificates shall contain a provision that coverage afforded under the policies will not be canceled unless at least fifteen (15) days prior WRITTEN NOTICE has been given to the City.

1.3 The Contractor shall procure and maintain, at his own expense, during the contract time, liability insurance as hereinafter specified.

1.3.1 Contractor's General Public Liability and Property Damage Insurance, including vehicle coverage, issued to the Contractor and protecting him from all claims for personal injury including death, and All claims for destruction of or damage to property arising out of or in connection with any operations under the Contract Documents, whether such operations be by himself or by any Subcontractor under him, or anyone directly or indirectly employed by the Contractor, or by a Subcontractor under him. Insurance shall be written with a limit of liability of not less than \$1,000,000 for all damages arising out of bodily injury, including death, at any time resulting therefrom sustained by any one person in any one accident; and a limit of liability of not less than \$2,000,000 aggregate for any such damages sustained by two or more persons in any one accident. Insurance shall be written with a limit of liability of not less than \$300,000 for all property damage sustained by any one person in any one accident; and a limit of liability of not less than \$300,000 for any such damage sustained by two or more persons in any one accident.

1.3.2 The Contractor shall acquire and maintain, if applicable, Fire and Extended Coverage Insurance upon the project to the full insurable value thereof for the benefit of the City, the Contractor and Subcontractors, as their interest may appear. This provision shall in no way release the Contractor or Contractor's surety from obligations under the Contract Documents to fully complete the project.

1.4 The Contractor shall procure and maintain, at his own expense, during the Contractor time, in accordance with the provisions of the laws of the state in which the work is performed, Workman's Compensation Insurance, including occupational disease provisions, for all of his employees at the site of the project and in case any work is sublet, the Contractor shall require such Subcontractor similarly to provide Workman's Compensation insurance, including occupational disease provisions for all of the latter's employees unless such employees are covered by the protection afforded by the Contractor. In case any class of employees engaged in hazardous work under this contract at the site of



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the project is not protected under Workman's Compensation Statue, the Contractor shall provide, and shall cause each Subcontractor to provide, adequate and suitable insurance for the protection of his employees not otherwise protected.

1.5 The Contractor shall secure, if applicable, "All Risk" type builder's risk insurance for work to be performed. Unless specifically authorized by the City, the amount of such insurance shall not be less than the Contract Price totaled in the bid. The policy shall cover not less than the losses due to fire, explosion, hail, lightning, vandalism, malicious mischief, wind, collapse, riot, aircraft and smoke during the contract time, and until the work is accepted by the City.