

Contractor Insurance Policy

Purpose

In order to ensure that the library is properly held harmless from liability or able to recover damages when work is performed on the library's behalf proper proof of insurance must be provided before the event or work begins. This applies to a wide range of vendors from maintenance workers to bounce house providers.

Regulations

1. A certificate of liability insurance must be provided directly from the contractor's insurance agency. Copies provided by a contractor may be subject to alteration and are not acceptable.
2. The certificate needs to have the following wording in the "Certificate Holder" portion of the document which should be typewritten and correctly spelled:

Clinton-Macomb Public Library
 40900 Romeo Plank Road
 Clinton Township, MI 48038
 Is named as additional insured with respect to general liability coverage, 30-day notice in favor of certificate holder.

3. The policy effective and expiration dates should be reviewed to ensure the work is done within the range the policy is in effect. Contractors need to have their insurance agencies provide updated copies for any expired policies if work is to continue under a given contract, e.g., snow removal.
4. The following minimum levels of insurance should be provided unless authorized by the library director:
 - A. Commercial General Liability
 - i. Each occurrence: \$1M
 - ii. Med exp: \$5K
 - iii. Personal & Adv injury: \$1M
 - iv. General aggregate: \$2M
 - v. Products: \$2M
 - B. Automobile Liability (This is coverage in case the contractor's vehicle does damage to library property or people at the library)
 - i. Combined single: \$1M
 - C. Workers Compensation (This coverage is required because if the contractor or any person working for the contractor is injured while doing the job the contractor's insurance covers it; otherwise the person essentially becomes treated as if (s)he were an employee of the library).
 - i. Each accident: \$100K

- ii. Disease: \$100K
- iii. Disease policy limit: \$500K

A sole proprietor who has waived this coverage and has a certificate of exemption on file with the state may request a waiver of the requirement subject to authorization by the library director.

5. A copy of the certificate should be retained for three years after the performance of the work.

Approved: July 20, 2016
Clinton-Macomb Public Library Board of Trustees