

STANDARD INSURANCE REQUIREMENT FOR CONTRACTORS PROVIDING EQUIPMENT (VEHICLES, TRUCKS, TRAILERS, MISCELLANEOUS EQUIPMENT). Please note, this is just a sample, each contract for the purchase of equipment may require a different type of insurance coverage)

The contractor shall not be considered "approved" until he has obtained all insurance required under this specification and such insurance has been approved by the Authority or as otherwise deemed acceptable by the Authority.

Insurance coverage shall be provided by an Insurance Company licensed as an "admitted carrier by the New York State Insurance Department and rated by "Bests" at "A -" or better or as otherwise deemed acceptable by the Authority.

Insurance coverage shall be evidenced by a Certificate of Insurance submitted in a form acceptable to the Authority. "Acord" or other blank certificates may not be acceptable. The Authority may request a letter of transmittal from the Insurance Company providing coverage indicating that the certificate is issued correctly and pursuant to their authorization.

Sixty (60) days notice of cancellation, non-renewal or reduction of coverage is required. The insuring company shall not be released from liability or obligation for its failure to notify the Authority. The certificate shall not contain provisions that are limiting, including but not limited to "endeavor to mail" or "failure to mail such notice shall impose no obligation or liability of any kind, etc". Such provisions must be eliminated on the certificate.

The following wording shall appear on all certificates.

The interest of the Suffolk County Water Authority, **as additional insured and as primary insurance for ongoing operations, as well as, product/completed operations**, with no responsibility for payment of premium shall be added to all policies, other than Workers' Compensation and Professional Liability. Evidence of this extension shall be by signed endorsement to the policy, such endorsement to be submitted to the Authority with the applicable certificate of insurance. Mere recitation of the additional insured interest on the certificates may not be acceptable.

Coverage shall be obtained, and maintained throughout the term of the Contract as follows:

A. I **Garage Liability: (Including products and completed operations. Please note on certificate)**

Form: ISO Garage Coverage Form - Covered autos to include all owned, non-owned, hired autos, and autos left with you for service, repair, storage or safekeeping. Auto to be defined as a land motor vehicle, trailer or semitrailer.

Limits: *For Garage Operations - Other than covered "Autos"* - Combined Single Limit for Bodily Injury and Property Damage \$1,000,000/\$2,000,000 Aggregate.

For Garage Operations - covered "Autos" - \$1,000,000 Each Accident.

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II Garagekeepers Coverage:

Form: Physical Damage: Comprehensive coverage to include coverage for any "loss" to an Authority vehicle or Authority equipment left in the contractor's care while the contractor is attending, servicing, repairing, parking or storing the vehicle. Coverage to apply on a primary basis.

Collision Coverage to apply, including lifts or elevators.

Limits: \$500,000 Blanket limit on all locations.

The contractor shall be liable for any deductible that may apply to the above coverages.

B Excess Liability:

Excess Liability Limits of \$2,000,000 on a form which follows the underlying coverage.

C Workers Compensation:

Form: Providing coverage to all employees in all states where operations will be performed under the terms of the contract.

Limits: As required by the Workers Compensation Law of the State of New York or any State or Federal body having jurisdiction over the location of operations being performed.

The Authority will be notified of any significant impairment or exhaustion of any of the above limits at the inception of or during the contract.

Subcontractors shall adhere to the above.

The Authority is not responsible for any loss or damage whatsoever to the property of contractor(s) or subcontractor(s).

All certificates of insurance shall contain the following provisions:

- (1) Nature of work described on certificate (in case of liability or compensation certificates) shall be inclusive of work provided for under this project.
- (2) Location of work described shall be inclusive of the location of the work provided under this project.
- (3) The period of certificates shall cover the period of work or a new certificate shall be furnished before the current certificate expires.

The Suffolk County Water Authority shall be the sole judge in determining the acceptability of insurance requirements.

Contractor shall comply with all applicable safety and worker protection ordinances, rules, and regulations, the following practices and any Owner directive or instruction concerning worker protection or safety practices. Owner may suspend Contractor's or its subcontractor's performance of the work for failure to comply with any applicable worker protection or safety ordinance, rule, or regulation, for failing to implement and adhere to the following practices or for failing to obey Owner's directive or instruction concerning worker protection or safety practices.

Re: Construction Site Worker Protection Issues

Trenches / Excavations

- Trenches greater than 5 feet need either shoring, shielding or sloping (depending upon soil type A, B, or C).
- Trenches greater than 4 feet deep need a ladder or stairway for every 25' of length.
- Spoils, tools and equipment shall be at least 2 feet away from trench edge.
- Trenches shall be inspected daily by a competent person and inspections shall be documented with date, time and competent person's signature.

Fall Protection

- Fall protection needs to be in-place for workers working on elevated surfaces above 6 feet.
- There are three types of fall protection (for contractors) to choose from: Personal PPE (harness/lanyard/anchor point), safety nets, or guardrails.
- Safety nets and PPE for fall-protection shall be checked prior to use on a daily basis; Inspections shall be documented with date, time and competent person's signature.
- Standard guardrails are 4 feet high with a mid-rail and toe-board.

Scaffolds

- Scaffolds shall have fall-protection for heights greater than *six feet* (which typically means guardrails around three open sides (w/ mid-rails & toe-boards)).
- Scaffolds need to be "fully-planked" with board extensions of 6" across pipes at a minimum.
- Scaffolds shall be inspected daily by a competent worker; Inspections shall be documented with date, time and competent person's signature.

Ladders

- Ladders must have a 4 to 1 ratio for pitch (wall to base).
- Ladders must extend 3 feet above "targeted surface".
- Fixed ladders extending upwards of 20 feet require fall-protection in the form of cages or harness w/ "post-up" pole, to a maximum of 30' (they then would need a platform or landing surface).