

Town of Stanford Insurance Requirements for Facilities Users

Commercial General Liability with limits of no less than \$1,000,000 Each Occurrence/ \$2,000,000 Aggregate limits for Bodily Injury and Property Damage

Comprehensive Automobile Policy with limits no less than \$1,000,000 each occurrence Bodily Injury and Property Damage liability including coverage for owned, non-owned, and hired private passenger and commercial vehicles. Required only if the event involves the facility user's or its contractor's or subcontractor's motor vehicles.

Workers Compensation & Employers Liability covering operations at statutory limits in New York State. Evidence of coverage must be provided on Form C-105.2 with waiver of Subrogation in favor of the Town of Stanford. Required only if the facilities user is a business, and only if the business has employees.

Umbrella Liability with limits no less than \$1,000,000 Each Occurrence/ \$1,000,000 Aggregate following form over the General Liability, Automobile & Workers Compensation. Higher limits may be required and will be determined at time of request.

All carriers listed in the certificates of insurance shall be A.M. Best Rated A VII or better and be licensed in the State of New York.

The facilities user shall furnish to the Town of Stanford certificates of Insurance naming the Town of Stanford, its officers, employees, representatives, agents and volunteers as Additional Insureds by endorsement. Such insurance shall be primary and non-contributory and shall not contain any exclusion for labor law or claims over, and shall, to the extent permitted by New York law, include a waiver of subrogation in favor of the Town of Stanford. The facilities user acknowledges that failure to obtain such insurance on behalf of the Town of Stanford constitutes a material breach of contract and subjects it to liability for damages, indemnification and all other remedies available to the Town of Stanford. The failure of the Town of Stanford to object to the contents or absence of the certificate and shall not be deemed a waiver of any rights of the Town of Stanford.