

Parks and Recreation

PERMITEE (INCLUDING SUBCONTRACTORS)

INSURANCE REQUIREMENTS

Permittee shall procure and maintain and shall cause its subcontractors to procure and maintain, at their sole cost and expense insurance of the types and minimum limits of coverage specified below for the length of time of the Permit. All insurance shall be procured from reputable insurers admitted to do business on a direct basis in the Commonwealth of Pennsylvania or otherwise acceptable to the City. All insurance herein, except the Professional Liability insurance, shall be written on an “occurrence” basis and not a “claims-made” basis. **In no event shall Permittee exercise any rights under the Permit until the required evidence of insurance has been furnished. The City of Philadelphia and its officers, employees and agents, shall be named as additional insureds on the General Liability policy required hereunder. Such policy shall have an endorsement stating that the coverage afforded the additional insureds will be primary to any other coverage available to them.**

1. Workers' Compensation and Employers' Liability
 - a. Workers Compensation – Statutory Limits;
 - b. Employers Liability:
\$100,000 Each Accident - Bodily Injury by Accident;
\$100,000 Each Employee - Bodily Injury by Disease;
\$500,000 Policy limit - Bodily Injury by Disease;
 - c. Other states endorsement including Pennsylvania.
2. General Liability Insurance
 - a. Limit of Liability: \$1,000,000 per occurrence combined single limit for bodily injury (including death) and property damage liability; \$1,000,000 personal and advertising injury; \$2,000,000 general aggregate and \$1,000,000 for products and completed operations.
 - b. Coverage: Premises operations; blanket contractual liability; personal injury liability; products and completed operations; independent contractors as additional insureds; employees and volunteers as Insureds; cross liability; and broad form property damage (including completed operations) liability; and explosion, collapse and underground hazards.
3. Commercial Automobile Liability Insurance
 - a. Limit of Liability: \$1,000,000 per occurrence combined single limit for bodily injury and property damage liability;
 - b. Coverage: Owned, hired and non-owned vehicles.
4. Professional Liability Insurance (Required of any Permittee completing boring work)

- a. Limit of Liability: \$1,000,000 per occurrence
 - b. Coverage: Errors and Omissions;
 - c. Professional Liability Insurance may be written on a claims-made basis provided that coverage for occurrences arising out of the performance of work under the Permit shall be maintained in full force and effect under the policy or “tail” coverage for a period of at least two (2) years after the expiration of the Permit.
5. Contractor’s Pollution Legal Liability
(Required of any Permittee completing boring work)
- a. Limit of Liability: \$1,000,000 each incident/\$1,000,000 aggregate for bodily injury (including death) and property damage.
 - b. Coverage shall include sudden, accidental and gradual occurrences and may be written on a claims-made basis provided that coverage for occurrences happening during the term of this contract be maintained in full force and effect under the policy or "tail" coverage for a period of at least two (2) years beginning from the time the work under this contract is completed.

Certificates of insurance must be delivered to the City of Philadelphia, evidencing the required coverage to the following address upon execution of the Permit.

City of Philadelphia
Parks & Recreation
c/o Susan Buck
1515 Arch Street, 10th Floor
Philadelphia, PA 19102.

RMD: 3/3/17