



Section 4: Administrative Policies

4E | Third Party Insurance Policy

Purpose

In order to save the Library from all financial loss, damage, or harm resulting in work performed by contractors, the Library requires any contractor or subcontractor to provide evidence of sufficient insurance, documented in the form of a Certificate of Insurance before conducting work on Library premises.

Guidelines

Each Certificate of Insurance required shall:

1. Show the Library, its officers, agents and employees as additional insured on the policy in a primary and noncontributory basis; and
2. Include a waiver of subrogation.

In the event of a change or cancellation in coverage the contractor or subcontractor must notify the Executive Director in writing within thirty (30) days of such change or cancellation.

Limits

Building Contractors

General Liability	\$10,000,000
Automobile Liability	\$1,000,000
Workers' Compensation	Statutory
Employer's Liability	\$1,000,000
Professional Liability	\$1,000,000

Adopted: 6/99

Latest Revision: 12/8/21

Previous Revisions/Reviews: 6/12/19, 7/13/17

Contractors (painters, plumbers, landscaper, etc.)

General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Workers' Compensation	Statutory
Employer's Liability	\$1,000,000

Environmental Contractors or Consultants

General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Workers' Compensation	Statutory
Employer's Liability	\$1,000,000
Pollution Liability and/or Asbestos Pollution Liability and/or Professional Liability	\$1,000,000 (occurrence); \$2,000,000 (aggregate)

Consultants/Professional Service Providers (auditor, engineer, insurance broker, specified medical practitioners, etc.)

General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Professional Liability (other than physicians)	\$1,000,000
Medical Malpractice (doctors, dentists, psychologists)	\$1,000,000
Workers' Compensation	Statutory
Employer's Liability	\$1,000,000
Sexual Abuse or Molestation	\$3,000,000

Adopted: 6/99

Latest Revision: 12/8/21

Previous Revisions/Reviews: 6/12/19, 7/13/17