



DEPARTMENT OF PUBLIC WORKS

Permit Insurance and Bond Requirements

Effective immediately, all contractors working within streets and rights-of-way of the City of Norwalk will carry insurance and provide bonds as outlined herein.

INSURANCE REQUIREMENTS

Commercial General Liability Insurance: With respect to all operations the contractor performs under a permit issued by the City, the contractor shall carry commercial liability insurance with total limits of \$2,000,000 per occurrence and \$4,000,000 aggregate. This requirement can be met through one of two options:

Option 1

\$1,000,000 Each Occurrence

\$2,000,000 General Aggregate

Umbrella coverage with \$1,000,000 per occurrence and \$2,000,000 Aggregate

Option 2

\$2,000,000 Each Occurrence

\$4,000,000 General Aggregate

Automobile Liability: With respect to any owned, non-owned, or hired vehicle, the Contractor shall carry Automobile Liability insurance providing one million dollars (\$1,000,000) per accident for bodily injury and property damage.

Workers' Compensation Insurance: With respect to all operations the contractor performs under a permit issued by the City, the contractor shall carry Workers' Compensation Insurance in accordance with the requirements of the laws of the State of Connecticut.

Evidence of these coverages, which must allow for a 30-day cancellation period, must be provided in the form of a Certificate of Insurance (sample attached). The information highlighted on attached sample must be included as shown.

ACORD_{TM} CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

PRODUCER	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED	INSURERS AFFORDING COVERAGE	NAIC #
	INSURER A:	
	INSURER B:	
	INSURER C:	
	INSURER D:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR	INSR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
		GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO. JCT <input type="checkbox"/> LOC				EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Each occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRE AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Each accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION				EACH OCCURRENCE AGGREGATE \$ \$ \$
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER EL EACH ACCIDENT EL DISEASE - EA EMPLOYEE EL DISEASE - POLICY LIMIT
		OTHER				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

The City of Norwalk is included as an additional insured for general liability as respects the work of the named insured.

CERTIFICATE HOLDER

City of Norwalk
 Department of Public Works
 P.O. BOX 5125
 125 East Avenue
 Norwalk, CT 06856-5125

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
 AUTHORIZED REPRESENTATIVE

BOND REQUIREMENTS

- In accordance with Chapter 96-7 of the Norwalk City Code, bonds shall be posted for a period of two (2) years. Effective January 1, 2000.
- BLANKET BOND IN THE AMOUNT OF \$50,000 which covers all Street Openings and Encroachment Permits, Driveway Permits and Sidewalk Permits;
- INDIVIDUAL BOND FOR **TWO (2) YEARS** IN THE AMOUNT OF \$2000 or MORE for Street Openings and Encroachment Permits, Sidewalk and Driveway Permits;

BLANKET or SURETY BOND – SAMPLE COPY

BOND NO.: _____

NAME OF SURETY COMPANY

Street Address

City, State, Zip Code

KNOW ALL MEN BY THESE PRESENTS, That we, (NAME and ADDRESS OF INSURED CONTRACTOR), of (CITY, STATE,) as Principal, and (NAME OF SURETY COMPANY), a corporation organized under the laws of the State of Connecticut, having its principal office in the City of (City & State), as Surety, are held and firmly bound unto **THE CITY OF NORWALK** in the sum of (\$.....), Lawful money of the United States for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

(The following paragraph is necessary to be inserted in Bond:)

Whereas, the above bounden Principal has been granted a permit or permits by the Director of Public Works during the period described below Relating to highway openings, or encroachments; Conditioned as set forth in Section 96 of the Norwalk Code.

(Location of street opening or encroachment if not a blanket bond)

Now, Therefore, the Condition of this Obligation Is Such, that if the above Principal shall indemnify and save harmless the CITY OF NORWALK against loss to which the CITY OF NORWALK may be subject by reason said Principal's breach of any ordinance, rule or regulation relating to the above described license or permit, then this obligation shall be null and void, otherwise to remain in full force and effect.

The term of this bond is for a period beginning on the _____ day of _____
And ending on the _____ day of _____

Signed, sealed and dated this _____ day of _____

PRINCIPAL

INSURANCE CO.

WITNESS

ATTORNEY IN FACT