PERMIT INSURANCE & 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.
### Certificate of Liability Insurance

**CITY OF NORWALK**

**DEPARTMENT OF PUBLIC WORKS**

**P.O. BOX 5125**

**125 EAST AVENUE**

**NORWALK, CT 06856-5125**

---

**OPTION 1**

**CERTIFICATE OF LIABILITY INSURANCE**

**DATE (MM/DD/YYYY):**

---

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.**

**IMPORTANT:** The certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER**

**NAME OF INSURER'S COMPANY**

**ADDRESS**

**CONTACT**

**NAME:**

**PHONE**

**FAX**

**E-MAIL**

**ADDRESS:**

**INSURER(S) AFFORDING COVERAGE**

**INSURER A:**

**NAME:**

**INSURER B:**

**NAME:**

**INSURER C:**

**NAME:**

**INSURER D:**

**NAME:**

**INSURER E:**

**NAME:**

**INSURER F:**

**NAME:**

---

**COVERAGES**

**CERTIFICATE NUMBER:**

**REVISION NUMBER:**

**THIS IS TO CERTIFY THAT 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.**

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<thead>
<tr>
<th>INSURER</th>
<th>TYPE OF INSURANCE</th>
<th>ADDL INSURED</th>
<th>WEIR</th>
<th>POLICY NUMBER</th>
<th>Policy EFF (MM/DD/YYYY)</th>
<th>Policy Exp (MM/DD/YYYY)</th>
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**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

**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, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.**

**AUTHORIZED REPRESENTATIVE**

---

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SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

<table>
<thead>
<tr>
<th>INSURER(S) AFFORDING COVERAGE</th>
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<td>INSURER A:</td>
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<td>INSURER B:</td>
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<td>INSURER C:</td>
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<td>INSURER D:</td>
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<td>INSURER E:</td>
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<td>INSURER F:</td>
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</table>

**INSURED**

**NAME OF APPLICANT'S COMPANY**

**ADDRESS**

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**COVERAGES**

<table>
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<tr>
<th>INSURER</th>
<th>TYPE OF INSURANCE</th>
<th>ADDL INSURED</th>
<th>POLICY #</th>
<th>POLICY EFF (MM/DD/YYYY)</th>
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<tr>
<td></td>
<td>COMMERCIAL GENERAL LIABILITY</td>
<td>CLAIMS-MADE</td>
<td>EACH OCCURRENCE</td>
<td>DAMAGE TO TENTED PREMISES (Ea occurrence)</td>
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<td>GENERAL AGGREGATE</td>
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</table>

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER**

**CITY OF NORWALK**

**DEPARTMENT OF PUBLIC WORKS**

**P.O. BOX 5125**

**125 EAST AVENUE**

**NORWALK, CT 06856-5125**

---

**CERTIFICATE OF LIABILITY INSURANCE**

**DATE (MM/DD/YYYY):**

**ACORD 25 (2016/03)**

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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                     ATTOORNEY IN FACT