**BUILDING DEMOLITION & INSURANCE REQUIREMENTS**

CONTRACTOR, at its own expense, shall procure and maintain the following insurance so as to cover all risk which shall arise directly or indirectly from CONTRACTOR’S obligations and activities.

1. **Workers Compensation and Employers Liability Insurance** meeting the requirements of the Iowa Workers Compensation Law covering all of the Contractors employees carrying out their work.
2. **General Liability Insurance** with limits of liability of at least $1,000,000 per occurrence for Bodily Injury and Property Damage. As a minimum, coverage for Premises, Operations, Products and Completed Operations shall be included. This coverage shall protect the public or any person from injury or property damages sustained by reason of the Contractor or its employees carrying out their work.
3. **Automobile Liability Insurance** with **either** a combined limit of at least $1,000,000 per occurrence for bodily injury and property damage without sub-limits **or** split limits of at least $1,000,000 for bodily injury per person per occurrence and $1,000,000 for property damage per occurrence. Coverage shall include all owned, hired, and non-owned motor vehicles used in the performance of work by the Contractor or its employees.

**Qualifying insurance**. Policies shall be issued by insurers who are authorized to do business in the State of Iowa. All policies shall be occurrence form and not claims made form. The Contractor shall be responsible for deductibles and self-insured retentions in the Contractor’s insurance policies.

**Additional Insured**. Scott County, Iowa, its officers and employees shall be named as additional insured on the Contractor’s, subcontractor’s, and independent contractor’s liability insurance policies and certificates of insurance. This provision does not apply to workers compensation insurance.

**Certificate of Insurance Requirements**

1. “Scott County, Iowa, its officers and employees” shall be designated as additional insured’s.
2. The minimum limits of liability coverage required by the Applicant are $1,000,000 for each of the following types:

* General liability coverage,
* Automobile liability insurance,
* Worker’s compensation and Employer’s Liability.

1. The following address must appear in the Certificate Holder section: Scott County, Iowa. Certificate of Insurance must be provided to the County prior to starting the project and before a permit will be issued. Certificates may be sent by email, fax, mail, or delivery. *(see cover page)*
2. Contractor shall provide the County with a renewal certificate of insurance 20 days prior to policy expiration dates.