
DEPARTMENT OF PUBLIC WORKS

INSURANCE REQUIREMENTS (dated October 16, 2009)

Contractor's **MUST** provide the Town with a Certificate of Insurance **before work** commences. The Town shall be named as an additional insured with an Insurance Company licensed to write such insurance in Massachusetts, against the following risks and in not less than the following amounts:

Worker's Compensation
Contractor's Public Liability and Property Damage
Automobile Insurance

General Liability of at least \$100,000 Bodily Injury and Property Damage Liability, Combined Single Limit with a \$300,000 Annual Aggregate Limit.

Automobile Liability A minimum of \$100,000 Bodily Injury and \$100,000 Property Damage per accident.

Such policies shall provide that no coverage shall be changed or cancelled unless thirty- (30) day's prior notice of such change or cancellation shall be made to the owner. Such notice shall be made by registered mail; postage prepaid, to the Department of Public Works, Town of Hamilton, Town Hall, 577 Bay Road, Hamilton, MA 01982.

In the event of cancellation, the contractor shall cease all operations on or before the effective date of said cancellation and he shall not commence work again until he has obtained replacement insurance and has delivered a Certificate of Insurance to the office of the Department of Public Works.

Unfortunately, a copy of your insurance policy is not an acceptable substitute.

Should Commercial Vehicle Insurance expire during the time of this agreement, contractor shall resubmit Proof of Insurance covering the remaining time of the agreement. Failure to resubmit Proof of Insurance will result in not being able to perform any work for the Town of Hamilton.

Certificates of Insurance must be in the Town of Hamilton's Department of Public Works prior to the start of the contract.

In addition, Contractor(s) must submit Worker's Compensation Insurance as required by the Massachusetts General Law.