

Certificate of Insurance Requirements

Minimum Scope and Limits

- A. Professional Liability coverage, with a minimum limit of \$1,000,000 per claim, \$2,000,000 annual aggregate. This insurance is to be maintained for at least two years after completion of the project. If the firm changes insurance carriers and this policy is provided on a "claims made" basis, the firm will secure the appropriate coverage extension to provide coverage to the project for a period of at least two years following the completion of the project.
- B. Commercial General Liability coverage with limits of no less than the following:
- | | | |
|---|-------------|--------------|
| General aggregate limit
(Other than Products-Completed Operations) | per project | \$ 2,000,000 |
| Products-Completed Operations Aggregate | per project | \$ 1,000,000 |
| Personal and Advertising Injury Limit | | \$ 1,000,000 |
| Each Occurrence Limit | | \$ 1,000,000 |
| Fire Damage limit – any one Fire | | \$ 50,000 |
| Medical Expense limit – any one Person | | \$ 5,000 |
- C. Automobile Liability coverage with minimum limits of \$1,000,000 combined single limit per accident for bodily injury and property damage, provided on a Symbol 1-Any Auto basis.
- D. Workers' Compensation and Employers Liability Insurance with sufficient limits to meet underlying Umbrella Liability insurance requirements.
- E. Umbrella Liability providing coverage at least as broad as the underlying General Liability, Automobile Liability and Employers Liability coverages, with a minimum Limit of \$2,000,000 each occurrence and \$2,000,000 annual aggregate, and a maximum self-retention of \$10,000.

Other Requirements

Acceptability of Insurers. Insurance is to be placed with insurers who have a *Best's Insurance Reports* rating of no less than A and a Financial Size Category of no less than Class VI, and who are authorized as an admitted insurance company in the state of Wisconsin.

The State of Wisconsin, its elected and appointed officials, and employees shall be named as additional insureds on all liability policies for liability arising out of project work. A copy of this endorsement is required no later than 30 calendar days after award.

Certificates of Insurance acceptable to the State of Wisconsin shall contain a provision that coverage afforded under the policies will not be cancelled until at least 30 days' prior written notice has been given to the State of Wisconsin.