

**Insurance Requirements for All Permitted Activities
Performed by Contractors**

(Except residential driveways, transport and miscellaneous permits)

Comprehensive General Liability	\$ 2,000,000 each occurrence (Recommended)
	\$ 1,000,000 each occurrence (With MCRCSIP approval)
Premises and Operations	
Independent Contractors	
Completed Operations Hazard	
Contractual Liability	
Explosion, Collapse or Underground Damage	

Additional Insured - Grand Traverse County Road Commission shall be an additional insured with the following language appearing on the endorsement and signed by an authorized company representative: *Grand Traverse County Road Commission, its commissioners, officers, employees and agents are named as additional insureds as their interests may appear.*

Insurance certificate **must** be signed by the insurance agent and submitted on the appropriate insurance company form or on the ACORD Certificate of Liability Insurance form.

Workers' Compensation	Statutory	
	\$500,000	Employers' Liability

Insurance certificate **must** be signed by the insurance agent and submitted on the appropriate insurance company form or on the ACORD Certificate of Liability Insurance form.

**Insurance Requirements for
Residential Driveway and Miscellaneous Permits
Performed by Homeowners and/or Residential Worksite Landowners**

Homeowners Policy with Binder on primary residence and worksite property:

Bodily Injury and Property Damage	\$500,000
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AND/OR

"**Owner's Protective Policy**" with completed operations coverage language for short-term installation of culvert and/or driveway construction season, i.e., permits for three months or less.

Insurance certificate **must** be signed by the insurance agent and submitted on the appropriate insurance company form or on the ACORD Certificate of Liability Insurance form.

Insurance Requirements for Transport Permits
Objects Less than 10' Wide

Automobile Liability

Bodily Injury and Property Damage - \$500,000 per occurrence (PERSONAL)
\$1,000,000 per occurrence (COMMERCIAL)

Additional Insured - Grand Traverse County Road Commission shall be an additional insured with the following language appearing on the endorsement and signed by an authorized company representative: *Grand Traverse County Road Commission, its commissioners, officers, employees and agents are named as additional insureds as their interests may appear.*

Proof of insurance indicating liability coverages listed above, plus a binder covering the load being hauled on trailers. Insurance certificate **must** be signed by the insurance agent and submitted on the appropriate insurance company form or on the ACORD Certificate of Liability Insurance form.

Insurance Requirements for Transport Permits
Objects 10' or Wider or Commercial Haulers

Automobile Liability

Bodily Injury and Property Damage - \$1,000,000 per occurrence

AND

Comprehensive General Liability

\$500,000 Bodily Injury	\$2,000,000 per occurrence
Premises and Operations	\$250,000 Property Damage
Completed Operations Hazard	Independent Contractors
	Contractual Liability

Grand Traverse County Road Commission shall be an additional insured for hauling of oversize trailers and/or overweight trailers or loads under permit from the Grand Traverse County Road Commission. **Additional Insured** - Grand Traverse County Road Commission shall be an additional insured with the following language appearing on the endorsement and signed by an authorized company representative: *Grand Traverse County Road Commission, its commissioners, officers, employees and agents are named as additional insureds as their interests may appear.*

Proof of insurance indicating liability coverages listed above, plus a binder covering the load being hauled on trailers. Insurance certificate **must** be signed by the insurance agent and submitted on the appropriate insurance company form or on the ACORD Certificate of Liability Insurance form.