

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

(Except transport permits)

<b>Comprehensive General Liability</b>	\$ 2,000,000 each occurrence (Recommended) \$ 1,000,000 each occurrence (With MCRC SIP 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.

<b>Workers' Compensation</b>	Statutory \$500,000	Employers' Liability
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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

**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**

<b><u>Comprehensive General Liability</u></b>	\$2,000,000 per occurrence
\$500,000 Bodily Injury	\$250,000 Property Damage
Premises and Operations	Independent Contractors
Completed Operations Hazard	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.