

Contractor Requirements for Right-of-Way contractors and/or contracting with the City.**Insurance Verification Requirement**

Contractors working in the Public Right of Way, employed by the City of West St Paul, or working on any City owned property must provide proof of insurance at time of permit application. Specific insurance requirements and amounts are outlined below. See the Supplement to Insurance Requirements handout for further information.

1. The City of West St. Paul must be listed as the Certificate Holder and as an Additional Insured in the "Description of Operation" section.
2. All insurance certificates must be on an ACORD form; no other types of insurance certificates will be accepted.
3. The liability requirements limits may be met through a combination of primary and Umbrella/Excess Liability policies written on a follow-form basis.
4. Contractor's policies and Certificate of Insurance shall contain a provision stating that that coverage afforded under the policies shall not be cancelled without at least thirty (30) days advanced written notice to the City.
5. The City reserves the right to adjust the insurance minimums commensurate with project risk on a case by case basis.

Commercial General Liability Minimums

\$1,000,000 Per Occurrence
\$2,000,000 Annual Aggregate
\$2,000,000 Annual Aggregate – Products/Completed Operations

Commercial Automobile Liability Minimums

\$1,000,000 Per Occurrence Combined Single Limit for Bodily Injury and Property Damage

Worker's Compensation Minimums

\$100,000 Bodily Injury by Accident
\$100,000 Bodily Injury by Disease per Employee
\$500,000 Bodily Injury by Disease Aggregate or provide written statement of qualifying exemption

Note: Contractors working in the Public Right of Way are also subject to trade specific licensing requirements as per the Minnesota Department of Labor and Industry.