

## **DOING BUSINESS WITH LOUDOUN WATER INSURANCE REQUIREMENTS FOR CONTRACTS**

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The Contractor shall procure, maintain, and provide proof of insurance coverages for injuries to persons and/or property damage as may arise from or in conjunction with, the work performed on behalf of Loudoun Water by the Contractor, his agents, representatives, employees or subcontractors.

Proof of coverage as contained herein shall be submitted fifteen (15) days prior to the commencement of work and such coverage shall be maintained by the Contractor for the duration of the contract period; for occurrence policies.

The Certificate of Insurance and Endorsement shall be issued to: Loudoun Water,  
Attn: Procurement Department, 44865 Loudoun Water Way, Ashburn, VA 20147.

### General Liability

Coverage shall be as broad as: Commercial General Liability endorsed to include Broad Form including Products/Completed Operations.

### **Minimum Limits**

#### General Liability:

\$1,000,000 Each Occurrence  
\$2,000,000 General Aggregate Limit  
\$1,000,000 Products & Completed Operations  
\$1,000,000 Personal and Advertising Injury  
\$1,000,000 Each Occurrence Limit  
\$50,000 Fire Damage Limit  
\$5,000 Medical Expense Limit

#### Automobile Liability

Coverage sufficient to cover all vehicles owned, hired, or non-owned by the Contractor, his agents, representatives, employees or subcontractors.  
\$1,000,000 Combined Single Limit

#### Excess Liability

Confirm on certificate of insurance the Excess Liability coverage is over the General Liability, Auto Liability and Employers Coverage B.  
\$1,000,000

#### Workers Compensation Minimum Limits

Statutory– Limits by the Workers’ Compensation Act of Virginia.

#### Coverage B

\$1,000,000 Bodily Injury by Accident  
\$1,000,000 Bodily Injury by Disease  
\$1,000,000 Policy Limit Bodily Injury by Disease

Professional Liability Errors and Omissions

\$1,000,000

Coverage Provisions

All deductibles or self-insured retention shall appear on the certificate(s).

Loudoun Water, its' officers/ officials, employees, agents and volunteers shall be added as "additional insured" as their interests may appear. This provision does not apply to Professional Liability or Workers' Compensation. Add" See Attached Endorsement for specific additional insured" under Description of Operations and attach the Endorsement for this provision from the policy.

The Contractor's insurance shall be primary over any applicable insurance or self-insurance maintained by Loudoun Water.

Shall provide 30 days written notice to Loudoun Water before any cancellation or material change of coverage in whole or part, where such provision is reasonable. Add "See Attached Endorsement for cancellation or material change coverage provision" under Description of Operations and attach the Endorsement for this provision from the policy.

All coverages for subcontractors of the Contractor shall be subject to all of the requirements stated herein.

All deductibles or self-insured retention shall appear on the certificate(s) and shall be subject to approval by Loudoun Water. At the option of Loudoun Water, either; the insurer shall reduce or eliminate such deductible or self-insured retention; or the Contractor shall be required to procure a bond guaranteeing payment of losses and related claims expenses.

Failure to comply with any reporting provisions of the policy(s) shall not affect coverage provided Loudoun Water, its' officers/officials, agents, employees and volunteers.

The Contractor shall furnish Loudoun Water certificates of insurance including endorsements affecting coverage. The certificates are to be signed by a person authorized by the insurance company(s) to bind coverage on its' behalf, if executed by a broker, notarized copy of authorization to bind, or certify coverage must be attached.

All insurance shall be placed with insurers maintaining an A.M. Best rating of no less than an A-:VII. If A.M. Best rating is less than A-:VII, approval must be received from Loudoun Water's Procurement Manager.

The policy must be with an insurer licensed to do business in the Commonwealth of Virginia

If you have any questions, please contact the Procurement Department at [procurement@loudounwater.org](mailto:procurement@loudounwater.org).