

**DUCKETT CREEK SANITARY DISTRICT**  
**LIABILITY AND INSURANCE REQUIREMENTS**

The vendor shall assume all risk and liability for accidents and damages that may occur to persons or property during the execution of work under the agreement. The vendor shall file with Duckett Creek Sanitary District a certificate of insurance evidencing the following coverage(s) together with a copy of the required endorsement prior to commencement of any work:

a. Workers Compensation Employer's Liability and Professional Liability:

Statutory Workers Compensation limits as required by the Statutes of the State of Missouri, (or a qualified self-insurer) and Employer's Liability in an amount of no less than \$1,000,000. In addition, professional liability, also known as errors and omissions coverage, in the amount of \$1,000,000 is required.

b. Automobile, General Liability and Property Damage:

The Consultant shall maintain the following minimum amounts of automobile, general liability, and property damage insurance coverage during the life of the Contract:

- \$3,000,000 for bodily injury and property damage per occurrence for automobile and general liability. This combined single limit of \$3,000,000 can be accomplished through the use of a combination of primary and umbrella coverage.
- Automobile coverage must include non-owned vehicles.
- The Automobile & General Liabilities policies shall be endorsed to include the District as an additional insured and provide for 30 days advance written notice of any material change.

c. A Waiver of Subrogation in favor of the District shall be endorsed on each of the policies.

d. The required insurance shall be primary insurance with respect to any other insurance or self-insurance programs maintained by the District.

It shall be the Contractor's responsibility to keep the respective insurance policies and coverages current and in force for the life of the Contract.