

EXHIBIT C

Insurance Requirements

Commercial General Liability, covering

- premises/operations;
- products/completed operations; (to be maintained for two years after project completion)
- broad form property damage;
- explosion, collapse, and underground hazards if the hazards exist in the performance of this contract;
- contractual liability;
- independent contractors, if any are used in the performance of this contract;
- City of Durham must be named additional insured, and an original of the endorsement to effect the coverage must be attached to the certificate (if by blanket endorsement, then agent may so indicate in the GL section of the certificate, in lieu of an original endorsement);
- combined single limit not less than \$1,000,000 per occurrence; aggregate limit not less than \$3,000,000 per year;

Professional Liability, covering

- architects and engineers (employed or engaged by Contractor);
- covering claims arising out design work in connection with this contract;
- self-insured retentions/deductibles in excess of \$10,000 must be approved by City Finance Director;
- combined single limit not less than \$1,000,000 per claim, with an annual aggregate limit of not less than \$3,000,000.
- this insurance shall be maintained for two years following the date of completion of the work under this contract;

Business Automobile Liability Insurance, covering

- owned, hired, leased/rented or borrowed vehicles;
- employee vehicles, if used in performance of this contract;
- combined single limit not less than \$1,000,000 per occurrence;
- City of Durham must be named additional insured and an original of the endorsement to effect the coverage must be attached to the certificate (if by blanket endorsement, then agent may so indicate in the Business Auto Liability section of the certificate, in lieu of an original endorsement);

Workers' Compensation Insurance, covering,

- statutory benefits;
- covering employees; covering owners partners, officers, and relatives (who work on this contract)
- employers' liability coverage, with limits of not less than \$1,000,000 for bodily injury or occupational disease claims;

This policy/coverage shall contain a waiver of subrogation in favor of the City.

Subcontractor's Insurance:

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- Contractor shall cause each of its subcontractors used in connection with carrying out the provisions of this contract to purchase and maintain insurance of such types specified above. Valid certificates of insurance consistent with the requirements of this section shall be obtained by the Contractor and forwarded to the City prior to Contractor's use of subcontractors in the performance of any aspect of this contract.

Insurance shall be provided by:

- companies authorized to do business in the State of North Carolina
- companies with Best rating of **A- or A-VII**

Insurance shall be evidenced by a certificate:

- providing notice to the City of not less than 30 days prior to cancellation or reduction of coverage
- certificates shall be addressed to:
 - City of Durham, North Carolina
 - Attention: Finance Director
 - 101 City Hall Plaza
 - Durham, NC 27701
- both the insurance certificate and the additional insured endorsement must be originals and must be approved by the City's Finance Director before Contractor can begin any work under this contract.