City of Allentown
INSURANCE REQUIREMENTS
(Minimum Limits and Terms)

Before beginning the Work on any project, the Vendor/Contractor shall provide the City of Allentown, its elected officials, agents, and employees with a Certificate of Insurance, showing proof of in-force insurance coverage which conforms to the specifications listed below. This insurance shall provide defense and indemnity to City of Allentown, its elected officials, agents and employees, but only with respect to liability for bodily injury, property damage and personal and advertising injury caused in whole or in part by the Vendor/Contractor's acts or omissions or the acts or omissions of those acting on the Vendor/Contractor's behalf. Vendor/Contractor shall require all Subcontractors furnish evidence of equivalent insurance coverage prior to commencement of work by the Vendor/Subcontractor. In no event shall the failure to provide this proof, prior to the commencement of the Work, be deemed to be a waiver by Vendor/Subcontractor's insurance obligation as listed set forth herein.

The Vendor/Contractor and any Subcontractors must maintain the following insurance coverage with an insurer rated A- or better by A.M. Best Company and shall be licensed or authorized to do business in the Commonwealth of Pennsylvania.

GENERAL LIABILITY

Each Occurrence Limit	$1,000,000
Personal & Advertising Injury Limit	$1,000,000
General Aggregate	$2,000,000
Products & Completed Operations Aggregate	$2,000,000

Vendor/Contractor's policy must name the City as an Additional Insured on a primary and noncontributory with respect to City of Allentown, its elected officials, agents and employees. Additional Insured endorsement(s) shall be for "ongoing operations" and "products and completed operations" for a period of three years after final payment and shall be ISO endorsements CG 20 10 07 04 and CG 20 37 07 04 or their equivalent.

A Waiver of Subrogation Clause shall be added to the General Liability policy.

AUTO LIABILITY

Each Accident — Combined Single Limit $1,000,000.

Vendor/Contractor's policy must name the City as an Additional Insured on a Primary and Non-contributory Basis with respect to City of Allentown, its elected officials, agents and employees.

A Waiver of Subrogation Clause in favor of the City of Allentown, its elected officials, agents and employees, shall be added to the Automobile policy.

WORKERS' COMPENSATION/EMPLOYER'S LIABILITY

Workers' Compensation   As required by statute

Employer's Liability

    Each Accident $100,000

    Each Employee for Injury by Disease $100,000

    Aggregate for Injury by Disease $500,000

Workers' Compensation policy shall include a Waiver of Subrogation against City of Allentown, its elected officials, agents and employees.

UMBRELLA OR EXCESS LIABILITY (To overlay General Liability, Auto Liability and Employer's Liability coverages)

    Each Occurrence $10,000,000
    Aggregate $10,000,000

Vendor/Contractor's policy must name the City as an Additional Insured on a Primary and Non-contributory Basis with respect to City of Allentown, its elected officials, agents and employees.

A Waiver of Subrogation Clause in favor of the City of Allentown, its elected officials, agents and employees, shall be added to the policy.

ABUSE AND MOLESTATION COVERAGE

    Each Loss $1,000,000
    Aggregate $1,000,000

Vendor/Contractor's policy must name the City as an Additional Insured on a Primary and Non-contributory Basis with respect to City of Allentown, its elected officials, agents and employees.

A Waiver of Subrogation Clause in favor of the City of Allentown, its elected officials, agents and employees, shall be added to the policy.

PROFESSIONAL LIABILITY – If Applicable

    Each Loss $1,000,000
    Aggregate $1,000,000

Vendor/Contractor's policy must name the City as an Additional Insured on a Primary and Non-contributory Basis with respect to City of Allentown, its elected officials, agents and employees.

A Waiver of Subrogation Clause in favor of the City of Allentown, its elected officials, agents and employees, shall be added to the policy.