

EXHIBIT B

INSURANCE REQUIREMENTS

A. Minimum Scope of Insurance

Coverage shall be at least as broad as:

- I. Insurance Services Office Commercial General Liability occurrence form CG0001 (Ed. 11/85) and/or Owners and Contractors Protective Liability policy with the municipality stated as named insured; and,
2. Insurance Services Office form number CA0001 (Ed. 1/87) covering Automobile Liability; and,
3. Workers' Compensation as required by Illinois Law and Employers' Liability insurance.

B. Minimum Limits of Insurance

Bidder shall maintain limits no less than:

- I. Commercial General Liability: \$1,000,000 combined single limit per occurrence for bodily injury, personal injury and property damage. The general aggregate shall be twice the required occurrence limit. Minimum General Aggregate shall be no less than \$2,000,000.
2. Automobile Liability: \$1,000,000 combined single limit per accident for bodily injury and property damage.
3. Workers' Compensation and Employers' Liability: Workers Compensation limits as required by Illinois Law and Employers Liability insurance.

C. Deductible and Self-Insured Retentions

Any deductible or self-insured retention must be declared to and approved by the municipality. At the option of the municipality, either; the insurer shall reduce or eliminate such deductible or self insured retentions as respects the municipality, its officials and employees; or Bidder shall procure a bond guaranteeing payment of losses and related investigation, claim administration and defense expenses.

D. Other Insurance Provisions

The policies are to contain, or be endorsed to contain, the following provisions:

- I. General Liability and Automobile Liability Coverages

- a. The municipality, its officials, employees and volunteers are to be covered as insured as respects, liability arising out of activities performed by Bidder, products and completed operations of Bidder, premises owned, leased or used by Bidder or automobiles owned, leased, hired or borrowed by Bidder. The coverage shall contain no special limitations on the scope of protection afforded to the municipality, its agents, employees or volunteers.
- b. Where Bidder's liability exists, Bidder's insurance coverage shall be primary as respects the municipality, its officials, employees, and volunteers. Any insurance or self-insurance maintained by the municipality, its agents, employees or volunteers shall be in excess of Bidder's insurance and shall not contribute with it.
- c. Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the municipality, its agents, employees or volunteers.
- d. Coverage shall state that Bidder's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.

2. All Coverages:

Each insurance policy required by this clause shall be endorsed to state that coverage shall not be suspended, voided, canceled, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the municipality.

E. Acceptability of Insurers

Insurance is to be placed with insurer with a Best's rating of not less than B+.

F. Verification of Coverage

Bidder shall furnish the municipality with certificates of insurance naming the municipality as an additional insured, and with original endorsements affecting coverage required by this clause. The certificates and endorsements for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. The certificates and endorsements may be on forms provided by the municipality before any work commences. The municipality reserves the right to request full certified copies of the insurance policies. Such certificate of insurance must contain a provision that in the event of cancellation, the City shall receive no less than thirty (30) days prior notice.