



CHECKLIST OF WHAT IS NEEDED

1. - Written Contract - Require written contracts with each contractor/vendor you do business with. If the written agreement contains a Hold Harmless provision go to Step 3. If there is no written contract or the written contract does not contain a Hold Harmless provision go to Step 2.

2. - Hold Harmless Provision - A Type I* indemnification clause is preferred; a Type II** clause is acceptable in states with construction anti-indemnity statutes. +

* Type I or Specific Indemnity Agreements will protect you from most losses except gross negligence and willful misconduct. To be effective, however, the clause must make specific reference to the Town of Victor. **(Sample "A" attached)**

** Type II or General Indemnity Agreements do not reference the Town of Victor. The courts do not generally interpret these clauses to pass on only your (Town of Victor's) passive negligence.

+ Anti-indemnity Statutes limits the Town of Victor's ability to be indemnified for your own negligence.

3. - Additional Insured Status – A provision naming the Town of Victor and anyone else you wish to protect (i.e. Owner, GC) as **additional insured on a primary and non-contributing basis** on your contractor's/vendor's policy.

4. - Certificate of Insurance – Certificates of Insurance should be provided to you prior to any work being started by a contractor/vendor. They should be faxed to Anderson-VanHorne Associates for review.

Minimum Limits of Liability **(Sample "B" Attached)**

General Liability Coverage

\$1,000,000 Products/Completed Operations Aggregate

\$1,000,000 General Aggregate

\$500,000 Any One Occurrence

Automobile Liability Coverage

\$500,000 Each Accident

Employers Liability Coverage (Part 2 of Workers Compensation Policy)

\$100,000 Each Accident

\$100,000 Each Employee for Injury or Disease

\$500,000 Aggregate for Injury or Disease

5. - Monitor Certificates of Insurance – Copies of Certificates of Insurance should be kept and a diary maintained to obtain Renewal Certificates of Insurance each year. Certificates of Insurance should be obtained for a minimum of three years after the job has been completed. This is particularly important for Completed Operations Coverage. The average Completed Operations loss occurs three years after a job has been completed.

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