



9.7. INSURANCE REQUIREMENTS

Agriculture Hauling Permit

Type of Insurance	Notes
None	As required by Statute per the Attorney General Opinion

Oversize / Overweight Permits

Type of Insurance	Coverage Limits	Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Auto Liability	Michigan No Fault Coverage/Property Protection (PPI) \$1M Statutory Limit	No	No	No	No	Yes

Driveway Permit

Individual Homeowner Permit Holder - Residential Driveway

Type of Insurance	Notes
None	Advise homeowner they will be responsible for any damage done to the ROW
	Advise homeowner they will be responsible for any injuries as a result of the work in the ROW
	Advise homeowner they will be required to indemnify the RC as outlined in the ROW permit

Contractor Permit Holder - Commercial or Residential Driveway

Type of Insurance	Coverage Limits	Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Commercial General Liability (CGL)	Each Occurrence \$2,000,000	No	No	No	No	Yes
	Products Comp/Op Aggregate \$3,000,000					
	General Aggregate \$3,000,000					

Special Event / Parade Permits

Type of Insurance	Coverage Limits	Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification					
Commercial General Liability (CGL)	Each Occurrence \$2,000,000	Yes	Yes	Yes	No	Yes					
	General Aggregate \$2,000,000										
Notes											
For special events requiring participant waivers - Endeavor to have the RC added to the waiver.											
If alcohol is being served, host liquor liability is required.											

General Right of Way Permit

Individual Homeowner Permit Holder

Type of Insurance	Notes
None	Advise homeowner they will be responsible for any damage done to the ROW
	Advise homeowner they will be responsible for any injuries as a result of the work in the ROW
	Advise homeowner they will be required to indemnify the RC as outlined in the ROW permit

Contractor Permit Holder

Type of Insurance	Coverage Limits	Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Commercial General Liability (CGL)	Each Occurrence \$2,000,000	Yes	Yes	Yes	No	Yes
	Products Comp/Op Aggregate \$3,000,000					
	General Aggregate \$3,000,000					
Auto Liability	Michigan No Fault Coverage/Property Protection (PPI) \$1M Statutory Limit	No	No	No	No	Yes
Professional Liability, as required	Each Occurrence & Aggregate \$2,000,000	N/A	N/A	N/A	Yes	Yes

Umbrella may be used to meet limit requirements: Commercial General Liability & Auto Liability

Retro Date for Professional Liability must be prior to issuing permit date.

It is recommended the Self Insured Retention (SIR) for CGL be no greater than \$25,000.

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THIS SENTENCE MUST APPEAR ON THE CERTIFICATE OF INSURANCE IF ADDITIONAL INSURED REQUIRED

The Tuscola County Road Commission, The Board of County Road Commissioners, and all its employees are hereby named as additional insured with respect to Job/Permit. Coverage is provided on a primary and non-contributory basis, with a waiver of subrogation.

- The additional insured language must appear on the certificate of insurance exactly as given.
- Proof of insurance shall be the certificate of insurance, and it must provide the name of the insurance company, the policy number, and the policy period, policy descriptions and be signed by the insurance agent.
 - Tuscola County Road Commission shall be named as the Certificate Holder:
Tuscola County Road Commission
1733 Mertz Rd.
Caro, MI 48723
- Proof of endorsement for additional insured if required.
- Proof of endorsement for waiver of subrogation if required.
- No work is to be performed without the policies being currently in effect.
- NO PERMIT, or copy of a permit is to leave the Road Commission office without an insurance certificate on file if required or before an inspection of an existing drive.
- Only one insurance certificate is needed per permit.
 - It is the applicant's responsibility to ensure the insurance certificate is up to date.
 - Failure to provide an updated insurance certificate by the expiration date shall result in the expiration of the permit.