



**TOWN OF NARRAGANSETT**  
Department of Public Works  
260 Westmoreland Street, Narragansett, RI 02882  
401.782.0687 Fax 401.782.0694

## **INSURANCE REQUIREMENTS**

The licensee shall provide and maintain insurance for the complete duration of his/her work including the guarantee period provided for herein with an insurance company or companies authorized to write such insurance in the State of Rhode Island as further described herein. The form and substance of said insurance shall be as is approved by the Town.

### **Licensee's Comprehensive Public Liability and Property Damage Liability Insurance**

The licensee shall carry Comprehensive General Liability Insurance with broad form of Contractual General Liability Endorsement attached, providing for a limit of not less than One Million Dollars (\$1,000,000.00) for all damages arising out of bodily injuries to or death of one (1) person and subject to that limit for each person a total limit of not less than One Million Dollars (\$1,000,000.00) for all damages arising out of bodily injuries to or death of two (2) or more persons in any one accident; and Contractors Comprehensive Property Damage Liability Insurance providing for a limit of not less than One Million Dollars (\$1,000,000.00) for all damages arising out of injury to or destruction of property in any one accident; and subject to a limit of not less than One Million Dollars (\$1,000,000.00) for all damages arising out of injury to or destruction of property during the policy period.

### **Insurance Covering Special Hazards**

Special hazards shall be covered by rider or riders to the Public Liability Insurance and Property Damage Insurance policy or policies herein above required to be furnished by the Licensee, or by separate policies of insurance policies of insurance as follows:

[A] Property Damage Liability arising out of the collapse of, or structural injury to any new building or structure due to excavation (including burrowing, filling, or backfilling in connection therewith), tunneling, pile driving, cofferdam work, or caisson work; or to moving, shoring, underpinning, razing, razing, or demolition of any building or structure, or removal or rebuilding of any structural support thereof.

[B] Property Damage Liability for injury to or destruction of property arising directly or indirectly from blasting or explosions, however caused, other than pressure, prime movers, machinery, or power-transmitting equipment.

[C] Property Damage Liability for injuries or destruction of wires, conduits, pipes, mains, sewers, or other similar property or any apparatus in connection therewith, below the surface of the ground, arising from and during the use of mechanical equipment for the purpose of excavating or drilling within the project limits; injury to or destruction of property at any time resulting therefrom.

[D] The licensee shall require similar insurance in such amounts to be taken out and maintained by each subcontractor.