Key components of a well executed certificate of insurance

- Name and address of insured party (i.e. outside party performing the activity)
- Name and address of the outside party's insurance agent
- Policy number
- Inception dates and expiration dates of coverage
- Coverage (usually general liability, automobile liability, and workers' compensation) depending on the work being provided and the exposure to loss
- Limits of coverage and any restrictions or deductibles that apply
- Description of operations
- The certificate holder's name
- Requirement of at least a 30-day notice to certificate holder of any changes or cancellation of coverage
- The authorized representative's signature. (A certificate of insurance is NOT valid unless a signature of the authorized representative is shown.)
16.0 **Insurance Requirements**

16.1 Insurance shall be furnished by insurance companies who are authorized to do business in the State of New Jersey.

16.2 If the contract is awarded, the bidder shall be required to purchase and maintain during the life of the contract, Comprehensive General Liability Insurance, Comprehensive Automobile Liability Insurance, and Worker's Compensation Insurance with limits of not less than those set forth below.

16.2.1 **General Liability Insurance**

Limit of liability shall not be less than **$3,000,000.00 dollars** combined single limits (Bodily Injury and Property Damage) per occurrence and aggregate including premises operations and products/ completed operations.

16.2.2 **Automobile Liability Insurance**

Limit of liability shall not be less than **$3,000,000.00 dollars** combined single limits (Bodily Injury and Property Damage) per occurrence.

**Note:** Liability Insurance policies shall be specifically endorsed to provide Collision Insurance for vehicles in tow.

16.2.3 **Garage Liability Insurance**

Limit shall not be less than **$1,000,000.00 dollars** combined single limits.

16.2.4 **Worker's Compensation Insurance**

Statutory Coverage including liability coverage with a limit of a minimum of **$100,000.00 dollars**.

16.2.5 **Excess Umbrella Insurance**

Excess Umbrella in the amount of **$2,000,000.00 dollars**, giving protection in excess of the General and Auto Liability Coverage.

16.2.6 On all Liability Policies, the City of Ocean City shall be named as additional insured and Insurance Certificates shall indicate such coverage.

16.2.7 Insurance coverage shall indemnify the City of Ocean City and the public against any loss due to injuries, accidents or damages of any character whatsoever, where any such damage is the result of act or omission of the Contractor their agents or employees in or due to the execution of the work called for under the contract.
A. SUPPLEMENTARY GENERAL INFORMATION & SPECIFICATIONS (CONTINUED)

16.0 Insurance Requirements (Continued)

16.2.8 Liability Insurance policies shall be specifically endorsed to provide collision insurance for vehicles in tow.

16.2.9 The successful bidder shall provide the City with certificates of insurance evidencing the coverage required above and naming the City as additional insured. Such certificates shall provide that the City be given at least sixty (60) days prior written notice of any cancellation of, intention not to renew, or material change in such coverage. These certificates must be provided before commencing work in connection with the contract. **Failure to submit a copy of this document with the bid proposal package shall subject said bid proposal to immediate disqualification by the City. If the bidder does not possess insurance in the required amounts, a letter from their insurance agent of record stating that said insurance will be provided upon award of a contract by the City.**

16.2.10 By providing any insurance required herein, this does not relieve the bidder of any of the responsibilities and/or obligations assumed by the bidder in the contract awarded or for which the bidder may be liable by law and/or otherwise.

16.2.11 **Failure to provide and continue in force such insurance as required above, shall be deemed as a material breach in the contract and shall be cause for immediate termination thereof.** All vehicles and personnel utilized by the Contractor to execute the work under said contract shall have the above-prescribed coverage as outlined above.
6.0 Additional Insurance Requirements

6.1 Failure to meet the following provisions shall result in the immediate rejection of the bid proposal by the City and the Coop members.

6.2 The bidder(s) shall furnish with their bid proposal, adequate evidence that they are capable of supplying the following insurance and indemnity coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Required Minimum Coverage Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Worker's Compensation Insurance:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Statutory limits in accordance with the State of New Jersey and including employer's liability limits of $500,000.00 dollars, including Employer's Liability coverage in the amount not less than $1,000,000.00 dollars</td>
</tr>
</tbody>
</table>
| **Commercial General Liability Insurances:** | $1,000,000.00 dollars each occurrence  
$100,000.00 dollars for damage to rented premises  
$5,000.00 dollars medical expenses (Any one person)  
$1,000,000.00 dollars personal & adverse injury  
$1,000,000.00 dollars general aggregate  
$2,000,000.00 dollars products - Comp/Op AGG |
| **Employer's Liability Insurances:** | $1,000,000.00 dollars for Bodily Injury by accident/each accident  
$1,000,000.00 dollars for Bodily Injury by Disease/Policy Limits  
$2,000,000.00 dollars for Bodily Injury by Disease/Each Person |
| **Public Liability/Bodily Injury Property Damage:** | Occurrence Form Each occurrence $10,000,000.00 dollars to include Commercial  
Public Liability General Aggregate $5,000,000.00 dollars  
Insuring Agreement Products/Completed Operations Aggregate $5,000,000.00 dollars, including premises Liability assumed by Contract with no exclusion for Fireworks activity. Aggregate $5,000,000.00 dollars |
A. GENERAL INFORMATION & CONDITIONS (CONTINUED)

6.0 Additional Insurance Requirements (Continued)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Required Minimum Coverage Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Automobile Liability Coverage:</strong></td>
<td></td>
</tr>
<tr>
<td>All Autos, Bodily Injury &amp; Property Damage</td>
<td>$1,000,000.00 dollars combined single limit (Each Accident)</td>
</tr>
<tr>
<td>Hired Autos</td>
<td>$1,000,000.00 dollars combined single limit</td>
</tr>
<tr>
<td>Transportation of Hazardous Materials</td>
<td>$5,000,000.00 dollars</td>
</tr>
<tr>
<td><strong>Excess Umbrella Coverage:</strong></td>
<td></td>
</tr>
<tr>
<td>Excess Umbrella Coverage</td>
<td>$5,000,000.00 dollars</td>
</tr>
</tbody>
</table>

6.3 The City of Ocean City and the Coop members and any major show sponsors shall be required to be named as **additional insured** with respect to any liability for which they are held responsible arising out of acts of the named insured bidder on the certificates for Employees, Public and Automobile with respect to any liability for which they are held responsible arising out of acts of the named insured bidder on the certificates for Employees, Public and Automobile Liability Insurance coverage.

6.4 All Contractors shall be required to meet all of the requirements of the Municipal Excess Liability (MEL) and the Atlantic County Joint Insurance Fund (ACJIF) or the Ocean County Joint Insurance Fund (OCJIF) of the State of New Jersey.

6.4.1 The Contractor shall on all certificates specifically mention to a hold harmless contract.

6.4.2 The Contractor shall be required to sign a hold harmless agreement upon execution of the contract and award.

6.4.3 The insurance certificates shall be for the planned dates of the displays and also the weather/rain delay/postponement dates as established by the City and the Coop members.

6.5 Prior Notice of Cancellation: each certificate of insurance cancellation clause shall be worded as follows:

6.5.1 Cancellation of the Policy

6.5.2 Should any of the above-described policies be cancelled before the expiration date thereof, the issuing company will mail **sixty (60) days** written notice to the certificate holder named below.
A. GENERAL INFORMATION & CONDITIONS (CONTINUED)

6.0 Additional Insurance Requirements (Continued)

6.6 Certificate Holders

6.6.1 All certificates of insurance for all specified shows shall be mailed to the following person and address:

The City of Ocean City
Purchasing Division
City Hall, Room #203
861 Asbury Avenue
Ocean City, NJ 08226-3642
Attention: Joseph S. Clark, CPA, RPPO, CPPB
City Purchasing Manager

6.7 Certificate of Insurance: the successful bidder’s Certificate of Insurance shall be approved by the City’s/Municipal Director of Personnel/HR, the City/Municipal Solicitor and shall be placed on file with the Purchasing Division, the Division of Personnel & Risk Management prior to commencement of any work under this contract and/or the place specified by the Coop member.

6.8 Responsibility of the Contractor: the Contractor shall assume all responsibility and liability for both bodily injury and property damage, which may occur in connection with the displays. The bidder(s) shall hold harmless and agree to indemnify the City of Ocean City and the Coop members, its agents, officers, sponsors and employees of said body, from all liability and claims for damages out of such fireworks displays.