

# COUNTY OF WESTCHESTER

## IMPORTANT INSURANCE REQUIREMENTS

Contracts returned to the Department of Planning must be held until the correct insurance is submitted. The most common reason a contract is delayed is because of incomplete insurance attached to the contract. Please check these items:

Following is required:

- General Liability - minimum of \$1 million, \$2 million aggregate limit
- Umbrella/Excess - \$2,000,000
- Automotive Liability - Minimum of \$1 million
- Workers Compensation/Employers Liability\* Minimum of \$100,000.00  
**Must be on Form C 105.2**
- For Consultants Only – Must Provide Consultant Professional Liability  
\$1 million

### Additional requirements

**Check off** the additional insured (ADDL INSD) **AND** waiver of subrogation (SUBR WVD) boxes next to the following policies:

- Commercial General Liability
- Automobile Liability
- Umbrella/Excess Liability

The following must be included in the Description of Operations Box

**Certificate holder is included as additional insured on a primary & non-contributory basis including Workers Compensation.**

Or

**Certificate holder is included as additional insured on a primary & non-contributory basis under the Commercial General Liability, Automobile Liability and Umbrella/Excess Liability policies. All policies including Workers Compensation include a waiver of subrogation in favor of the certificate holder.**

**FOR FURTHER INFORMATION CALL CARLA PRIOLEAU 995-2406**

\* Where an applicant claims to not be required to carry either a Workers' Compensation Policy or Disability Benefits Policy, or both, the employer must complete NYS form CE-200, available to download at: <http://www.wcb.ny.gov/> (click on Employers/Businesses, then Business Permits/Licenses/Contracts to see instruction manual).