

STANDARD INSURANCE REQUIREMENTS

Type of coverages, Limits of Liability, and Terms and Conditions may vary depending on the scope of services, type of vendors, other relevant specifications.

Type of Insurance	Minimum Limits Required Per Claim/Occurrence	Minimum Limits Required Aggregate Policy Limits
1. Commercial General Liability	\$ 1,000,000	\$ 2,000,000
a. Bodily Injury/Property Damage	\$ 1,000,000	\$ 2,000,000
b. Products/Completed Operation	\$ 1,000,000	\$ 2,000,000
c. Personal and Advertising Injury	\$ 1,000,000	\$ 2,000,000
d. Medical Expense limit (any one person)	\$ 10,000	\$ N/A
2. Commercial Automobile Liability (if applicable)	\$1,000,000 Combined Single Limit- Each Accident	\$ N/A
3. Worker's Compensation	Statutory Limits	Statutory Limits
4. Employer's Liability (Bodily Injury by Accident)	\$ 1,000,000	\$ N/A
a. By Disease	\$ 1,000,000	\$ N/A
b. Each Accident	\$ 1,000,000	\$ N/A
c. Each Employee	\$ 1,000,000	\$ N/A
5. Umbrella Excess Liability Insurance	\$5,000,000	\$ 5,000,000
6. Professional Liability Insurance (if applicable)	\$ 3,000,000	\$ 3,000,000
7. Crime (Fidelity) Insurance (if applicable)	\$1,000,000	\$1,000,000

- **Additional Conditions:**

- Name Village of Scarsdale as additional insured on CGL, Auto, and umbrella.
- Vendor's insurance shall apply as primary and non-contributory of any insurance maintained by Gateway.
- Waiver of Subrogation provision in favor of Village of Scarsdale is included in CGL, Auto, and WC.