

## INSURANCE REQUIREMENTS FOR ALL DIOCESAN PROJECTS

**Design Professional** The design professional must carry the following coverage's with minimum limits as shown:

- a) Commercial General Liability - \$1,000,000 per occurrence limit.
- b) Commercial Automobile Liability - \$1,000,000 combines single limit for all owned, hired, and borrowed vehicles.
- c) Worker's Compensation – Statutory basis for Kentucky and Employers Liability limit of at least \$500,000 each accident; \$500,000 each employee by disease; \$500,000 policy limit for disease.
- d) Professional Liability \$1,000,000.00

**Contractor** The Contractor must carry the following coverage's with minimum limits as shown:

- a) Commercial General Liability:
  - \$2,000,000 General Aggregate
  - \$2,000,000 Products/Completed Operations Aggregate
  - \$1,000,000 Personal or Advertising Injury
  - \$1,000,000 Each Occurrence Including Contractual Liability Coverage
- b) Commercial Automobile Liability
  - \$1,000,000 Combined Single Limit Including All Owned, Hired, and Borrowed Vehicles
  - Workers' Compensation-Statutory basis for Kentucky
- c) Employers Liability:
  - \$500,000 Bodily Injury by Accident-Each Accident;
  - \$500,000 Bodily Injury by Disease-Each Employee;
  - \$500,000 Bodily Injury by Disease-Policy Limit.
- d) Umbrella or Excess Liability: \$2,000,000 for all projects over \$1,000,000
- e) Builders Risk: Provided by Contractor as part of Bid.
- f) Policy Holder: Most Reverend Roger J. Foys, D.D.  
Roman Catholic Bishop of the Diocese of Covington & his successors in Office  
1125 Madison Avenue  
Covington, Kentucky 41011
- g) Builders Risk: Provided by Contractor as part of Bid.
- h) Cancellation Notice: All Policies to provide a 30-day cancellation Notice to the Policy Holder
- i) Subrogation: The Contractor's contract shall include an express waiver of subrogation as against the Diocese of Covington
- j) Hold Harmless: The contracts of all professionals shall contain an agreement to indemnify and hold harmless