

**BLOOMINGTON HOUSING AUTHORITY**  
**CONTRACTOR INSURANCE REQUIREMENTS**

Before commencing work the Contractor must furnish the Bloomington Housing Authority, for review and approval, evidence of his worker's Compensation, Builders Risk, Commercial and Public Liability Insurance Certificate. The Certificate is to be submitted an approved form acceptable by the Bloomington Housing Authority.

**The insurance carrier must be licensed to do business in the State of Indiana.**

The Certificate holder shall be noted as:  
Bloomington Housing Authority  
Attn: Rhonda Moore, Contracting Officer  
1007 N. Summit Street  
Bloomington, IN 47404

- A. The Contractor shall carry Worker's Compensation Insurance for all employees engaged in work at the site, in accordance with Federal and State of Indiana Worker's Compensation Laws.
- B. Commercial and Public Liability with bodily Injury and Property Damage limits shall be at a Combined Single Limit BI/PD of at least \$1,000,000 to protect the contractor and each subcontractor against claims for injury to or death of one or more persons.
- C. Builder's Risk Insurance. This is a property policy designed to provide coverage while under construction or substantial renovation. It is to cover the contractor's interest in materials and the value of the property being constructed until it is completed and accepted by the owner. The policy must be written to cover the whole structure for new construction. It must also be used to cover specific projects such as; kitchen remodeling or deck addition.

**THE BLOOMINGTON HOUSING AUTHORITY SHALL BE NAMED AS  
ADDITIONAL INSURED ON GENERAL LIABILITY INSURANCE.**

- D. Automobile Liability on owned and non-owned motor vehicles used on the site(s) or in connection therewith for a combined single limit for bodily injury and property damage of not less than \$500,000 per occurrence. This shall cover the use of all equipment, hoists and vehicles on the site or sites.
- E. Professional Liability, \$1,000,000 per occurrence (if applicable)
- F. If any insurance is to expire during the period of work, the contractor shall not permit the coverage to lapse and shall furnish evidence of coverage to the Bloomington Housing Authority. Failure to provide ongoing insurance coverage will result in termination of Contract.

**NOTICE:** All policies shall provide at least thirty (30) days advanced notice of cancellation to the Bloomington Housing Authority.