Section 6. Insurance Requirements

Before work begins, the Contractor shall procure from a reputable insurance company authorized to do business in the State of North Carolina the following insurance policies that provide (at a minimum) the following coverage:

1. Commercial General Liability ‑ $1,000,000 per occurrence combined single limit with a $2,000,000 annual aggregate for bodily injury liability and property damage liability, including premises and/or operations, independent contractors, products and/or completed operations, broad form property damage and commercial umbrella coverage, and a contractual liability endorsement.
2. Commercial Auto Policy ‑ $1,000,000 each occurrence combined for bodily injury liability and property damage liability, including owned vehicles, hired and non‑owned vehicles, and employee non-ownership.
3. Worker's Compensation and Employers' Liability – coverage for all employees to the statutory limits in compliance with state and federal law; employer's liability of $500,000 each accident; $500,000 bodily injury by disease each employee; $500,000 bodily injury by disease policy limit.

The Authority shall be named as an additional insured on the contractor’s commercial general liability and business auto liability. Current, valid insurance meeting the requirements shall be maintained during the entire duration of the Contract. Renewal certificates shall be sent to the Authority thirty (30) days prior to any expiration date. The Authority shall be provided written notification in the event of cancellation or modification by either Contractor or Contractor's insurer of any coverage required under the Contract no less than thirty (30) days prior to such cancellation or modification.

The Contractor shall furnish the Authority with a Certificate(s) of Insurance evidencing the coverage required hereunder. It shall be unacceptable for any Certificate of Insurance to contain language or wording to the effect that the insurer shall have no liability for failure to provide the prior notices required hereunder.

It shall be the responsibility of the Contractor to insure that any agreements between Contractor and sub‑contractors contain the same insurance requirements as set forth in the Contract.