

CONTRACTOR'S INSURANCE REQUIREMENTS

Insurance Requirements: Permittee shall procure and maintain insurance, as set forth below, against claims for injuries to persons or damage to property which may arise from or in connection with work or activities authorized by this Permit. Permittee's work or activities shall not commence until insurance required by this section has been obtained by Permittee and Permittee has submitted documentation to the Tollway, which documentation the Tollway accepts. The insurance companies providing coverage shall be rated by A.M. Best Company with a Financial Strength Rating of A- or better and be of a financial size category of not less than VII. Insurance coverage shall not limit Permittee's obligation to indemnify, defend or settle any claims.

Minimum Scope of Insurance: Coverage shall be at least as broad as:

- 1. Commercial General Liability coverage on an unmodified, Insurance Service Office (ISO) "Occurrence" form, current edition or an alternative form providing equivalent protection, with limits of liability of not less than \$1,000,000 each occurrence for bodily injury, personal injury, and property damage and \$2,000,000 general aggregate, and \$2,000,000 products/completed operations aggregate.**
- 2. Business Automobile Liability on an unmodified, Insurance Service Office (ISO) form, current edition or an alternative form providing equivalent protection, with limit of liability of not less than \$1,000,000 combined single limit per accident for bodily injury and property damage each accident.**
- 3. Workers Compensation insurance as required by the State of Illinois, providing statutory benefits, and Employers' Liability of not less than \$1,000,000 each accident, \$1,000,000 disease each employee, and \$1,000,000 disease policy limit, including voluntary compensation.**
- 4. Excess/Umbrella Liability – Providing coverage excess of the Commercial General Liability, Business Automobile Liability and Employer's Liability Insurance, in an amount of not less than \$10,000,000 each occurrence and \$10,000,000 annual aggregate. Coverage shall include drop-down provisions if the underlying coverage limit is reduced or exhausted.**

Permittee shall cause the Tollway, together with its officials, directors, and employees to be named "additional insureds" on all commercial general liability, automobile liability and excess/umbrella liability coverages. The policies shall be primary for the Additional Insureds and not contributing with any other insurance or similar protection available to the "Additional Insureds" whether said other coverage be primary, contributing or excess. Policies shall contain a waiver of subrogation waiving any rights of recovery that the insurer(s) may have against the Tollway and its officials, directors, and employees. Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the Tollway.

If Permittee maintains broader coverage and/or higher limits than the minimums shown above, the Tollway requires and shall be entitled to the broader coverage and/or the higher limits maintained by the Permittee. No representation is made that the minimum insurance requirements of this Permit are adequate to cover the indemnity or other obligations of Permittee under this Permit.

All deductibles or self-insured retentions must be declared and accepted by the Tollway.

Proof of insurance shall include copies of the applicable "additional insured" endorsements for review of and approval by the Tollway. Any failure by the Tollway to request proof of insurance will not waive the requirement for procuring and maintaining the minimum insurance coverages specified.

Mail an original Certificate of Insurance to the following address:

Permit and Utility Section
The Illinois Tollway
2700 Ogden Avenue
Downers Grove, IL. 60515

Email a copy of the Certificate of Insurance to ILTollwayPermits@getipass.com

Please include the Permit Number in the Description of Operation/ Locations/ Vehicles/ Special Items area of the Certificate of Insurance.