

POLK COUNTY GOVERNMENT CERTIFICATE OF INSURANCE

A. REQUIREMENTS.

Certificates of Insurance are required on every ROW Grant Permit to show proof of adequate insurance. A Certificate shall be submitted and kept current at the Public Works Office. Permits will not be issued until the Certificate of Insurance is correct and has received staff approval. The Certificate(s) must specifically state that “**POLK COUNTY GOVERNMENT, its Elected Officials, Employees, Agents, and Assigns** as Additionally Insured.”

B. The following statements are requirements and should aid in the preparation of an acceptable certificate.

1. The name of the producer with complete address, zip code, and telephone number.
2. The Name of the Insured with complete address, zip code, and telephone number.
3. The issue date must be complete.
4. The insurance companies affording coverage must be named and approved by the Insurance Commission of the State of Iowa. The Company letters (4a) must be placed along the corresponding insurance coverages (4b).
5. All Certificates shall state that XCU Coverage is included. (If applicable) The limits listed below are minimum acceptable limits.
6. General Liability:

General Aggregate	\$2,000,000
Product Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any one fire)	\$100,000
Medical Expense (Any one person)	\$5,000
7. Professional Liability (When Applicable) \$2,000,000
8. Automobile Liability: \$1,000,000
Each Accident **Combined Single Limit**
9. Workers' Compensation:

Statutory Benefits	
Employers' Liability (Coverage B)	\$500,000
10. Excess Liability Umbrella \$5,000,000