



*Daniel L. Pangrazio, Chairman*

## LIVINGSTON COUNTY LAND BANK CORPORATION

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### LIVINGSTON COUNTY LAND BANK CONTRACTOR INSURANCE REQUIREMENTS

Any organization or individual contracting with the Livingston County Land Bank shall be required to provide for itself and maintain at its own cost and expense until the completion of contracted work the following forms of insurance:

- A. Commercial General Liability coverage with limits of liability not less than One Million Dollars (\$1,000,000) per occurrence, not less than Two Million Dollars (\$2,000,000) annual aggregate, and not less than Two Million Dollars (\$2,000,000) in products/completed operations aggregate.
- B. Comprehensive Automobile Liability coverage on owned, hired, leased, or non-owned autos with limits not less than One Million Dollars (\$1,000,000) combined for each accident.
- C. Workers' Compensation and Employers' Liability in form and amounts required by law.

The Livingston County Land Bank Corporation (6 Court Street – Room 302, Geneseo, NY 14454) and Enterprise Community Partners, Inc. (11000 Broken Land Parkway, Suite 700, Columbia, MD 21044) shall be named as additional insured on the policies required by subparagraphs (A) and (B) above. Contractors shall furnish certificates of insurance along with ACORD 25 and 855 to the Land Bank and corresponding policy endorsements setting forth the required coverage hereunder prior to entering any property or commencing any work, and such policies shall contain an endorsement (1) requiring the carrier to give at least ten days' prior notice of cancellation to the Land Bank, and (2) waiving subrogation. Contractors shall provide the Land Bank with copies of these policies and endorsements before the commencement of work.

All insurance required by this policy shall be primary and non-contributing to any insurance maintained by the Land Bank. Contractor's policy may not contain any exclusion for NYS Labor Law, injury to employees or injury to subcontractors. Subcontractors are required to have an unmodified Commercial General Liability policy without limitation with respect to Employers Liability and injury to Independent Contractors. Contractors shall ensure that any subcontractors hired carry insurance with the same limits and provisions provided herein. Contractors shall agree to cause each subcontractor to furnish the Land Bank with copies of certificates of insurance along with ACORD 25 and 855 and the corresponding policy endorsements setting forth the required coverage hereunder prior to any such contractor entering any property or commencing any work.