

**TOWN OF EDISTO BEACH
CERTIFICATE OF INSURANCE REQUEST**

Below is a DRAFT version of typical insurance requirements. Actual requirements will be described in the contract with the awarded Contractor and the Town.

In accordance with your agreement with the Town of Edisto Beach, a Certificate of Insurance evidencing the below referenced coverages is to be submitted to the Town of Edisto Beach prior to any services being performed.

The Certificate of Insurance must evidence the following coverages, and/or terms and conditions (these are minimum requirements) as marked below:

- Provide a Cancellation Clause giving 30 days prior written notice in the event of cancellation, non-renewal or material change in policy.
- Name the Town of Edisto Beach as Additional Insured.
- An Insurance Company Rating Classification of A+, A or A- (Excellent) with financial assets of at least \$100 million.
- General Liability** – Commercial General Liability Limit for bodily injury, personal injury and property damage \$1,000,000 per occurrence; \$2,000,000 aggregate other than products/completed operations. \$2,000,000 aggregate for products/completed operations.
- Workers' Compensation and Employers' Liability** – Workers' Compensation limits as required by the laws of the State of South Carolina and Employers' Liability limits of \$1,000,000 per accident.
- Automobile Liability** – \$500,000 combined single limit per accident for bodily injury and property damage.
- Certificate Holder should read:
Town of Edisto Beach, 2414 Murray Street, Edisto Beach, SC 29438