## **Rigger Insurance Requirements**

- A. Workers' Compensation and Occupational Disease Insurance in accordance with applicable state and federal laws, and Employer's Liability Insurance with a bodily injury per accident limit of liability of at least \$ 1,000,000, bodily injury by disease limit each employee of \$1,000,000 and bodily injury by disease policy limit of \$1,000,000.
- B. <u>Commercial General Liability Insurance</u> provided by ISO form CG 0001 with a combined Bodily Injury and Property Damage limit of at least \$1,000,000 per occurrence, \$2,000,000 products and completed operations aggregate and \$2,000,000 general aggregate.
  - 1. Riggers Liability Endorsement covering the moving of property and equipment that belongs to others. This should remove any "care, custody or control" exclusion on Rigger's general liability policy.
- C. <u>Comprehensive Automobile Liability Insurance</u> covering use of all owned, non-owned and hired vehicles with Bodily Injury and Property Damage limit of at least \$1,000,000 Combined Single Limit.
- D. <u>Excess or Umbrella Liability Insurance</u> in the amount of \$2,000,000 per occurrence and in the aggregate. Such Excess/Umbrella policy shall be excess over the Employers Liability, Commercial General Liability and Comprehensive Auto Liability policies and coverage shall be provided as Follow Form.
- E. <a href="Property and Equipment">Property and Equipment</a> Rigger shall purchase and maintain at its own discretion and expense, inland marine and cargo insurance in an amount equal to the insurable value of the purchased property, as well as any equipment Rigger bring on site. Rigger assumes all liability and risks, and agrees to waive all claims against Auctioneer and Additional Insureds, for damage to or loss of equipment, machinery, tools, supplies and other tangible personal property owned or supplied by Rigger.
- F. Each of Rigger's General Liability, Auto Liability and Excess/Umbrella Liability policies must include Auctioneer and Additional Insureds as additional insureds and be endorsed as Primary and Non-Contributory as to any insurance maintained by Auctioneer and the Additional Insureds and shown on the certificate of insurance.
- G. An endorsement in favor of the Auctioneer and Additional Insureds waiving the Rigger's and its insurer's rights of subrogation shall be issued with respect to the Commercial General Liability, Comprehensive Auto Liability, Workers Compensation and Employers Liability policies. Evidence of this endorsement must be noted on the certificate of insurance.
- H. Any subcontractor employed by Rigger must maintain equivalent coverage.
- I. A Certificate of Insurance, including copies of the additional insured endorsements, shall be sent to Auctioneer prior to the commencement of any Work. Required additional insureds will be provided by the Auctioneer.