SP- 232036
(New)

SPECIAL PROVISIONS
FOR
INSURANCE REQUIREMENTS

Black Hawk County
FM-C007(183)--55-07
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Effective Date
December 15, 2026

THE STANDARD SPECIFICATIONS, SERIES 2023, ARE AMENDED BY THE FOLLOWING MODIFICATIONS AND ADDITIONS. THESE ARE SPECIAL PROVISIONS AND THEY SHALL PREVAIL OVER THOSE PUBLISHED IN THE STANDARD SPECIFICATIONS.

232036.01 INSURANCE.

A. It shall be the Contractor's responsibility to have liability insurance covering all of the construction operations incident to contract completion and the Contractor must have on file with the Contracting Authority a current "Certificate of Insurance" prior to award of contract. The certificate shall identify the insurance company firm name and address, Contractor firm name, policy period, type of policy, limits of coverage, and scope of work covered (single contract or statewide). This requirement shall apply with equal force, whether the work is performed by persons employed directly by the Contractor including a subcontractor, persons employed by a subcontractor, or by an independent contractor.

B. The liability insurance shall be written by an insurance company (or companies) qualified to do business in Iowa. For independent contractors engaged solely in the transportation of materials, the minimum coverage provided by such insurance shall be not less than that required by Chapter 325A, Code of Iowa, for such truck operators or contract carriers as defined therein. For all other contractors, subcontractors, independent contractors, and the Contracting Authority, the minimum coverage by such insurance shall be as follows:

1. All Contractors shall secure and maintain in force throughout the duration of their contracts Commercial General Liability Insurance with a limit of not less than $1,000,000 per occurrence. Any contracts containing a general aggregate limit shall apply the aggregate separately to be no less than two times the occurrence limit.

2. All such contracts shall minimally name Black Hawk County as an additional insured and shall provide no less than 30 calendar days prior written notice of cancellation or material changes in policies.

3. Contractors, when applicable, shall be required to have Business Automobile Liability insurance with a limit of not less than $1,000,000 for each accident. This coverage shall include coverage for owned, hired, and non-owned automobiles.

4. Contractors, when applicable, shall maintain workers compensation insurance per those limits set forth in Iowa law.

5. A comprehensive Catastrophe Liability Policy (Umbrella) can be used to aid in achieving the minimum required limits.

C. Failure on the part of the Contractor to comply with the requirements of this article will be considered sufficient cause to suspend the work, withhold estimates, and to deny the Contractor from receiving further contract awards, as provided in Article 1103.01 of the Standard Specifications.

D. All costs for insurance, including any payments of deductible amounts, shall be considered incidental to and included in the unit Contract prices and no additional payment will be made.

E. Starting on January 1, 2027, all insurance policy renewals must meet Article 1107.02 of the Standard Specifications.