

Insurance Requirements

The Investigator shall provide Mass Audubon a Certificate of Insurance, prior to beginning the project, indicating that the Investigator has the following insurance coverage:

1. Coverage must be placed with insurance companies acceptable to Mass Audubon.
2. Commercial General Liability Insurance on an occurrence basis including the following coverage:
 - a. Premises/operations
 - b. Products and completed operations
 - c. Personal injury liability
 - d. Contractual liability assumed under Contract for this project
 - e. Broad form property damage including completed operations
 - f. Property damage without any x, c, u exclusions
 - g. Massachusetts Audubon Society included as an additional insured
3. The Commercial General Liability Limits shall be no less than:
 - a. Bodily injury and property damage

\$1,000,000	Combined single limit per occurrence
\$2,000,000	General aggregate per project
\$1,000,000 aggregate	Products/completed operations
\$1,000,000 per person	Personal injury
4. The Commercial General Liability General Aggregate Limit shall apply on a per project basis.
5. Automobile Liability Insurance including any owned, non-owned or hired vehicles for a combined single limit for bodily injury and property damage of \$1,000,000.
6. Workers Compensation Insurance at the statutory amounts, and employer's liability insurance at limits of \$500,000 per accident for bodily injury, \$500,000 policy limit for disease, and \$500,000 each employee for disease.
7. Umbrella (Excess) Liability Insurance for a limit of \$2,000,000 per occurrence and annual aggregate, including Massachusetts Audubon Society as an additional insured.
8. The above-required insurance shall not be cancelled or non-renewed without at least 30 days advance written notice to Mass Audubon.