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.