

ATTACHMENT 4

VRE INSURANCE COVERAGE REQUIREMENTS FOR SMALL PURCHASE OF GOODS/SERVICES

“X” denotes that coverage is required.	Description	Coverage
X	1. Workers’ Compensation and Employer’s Liability	Limits as required by the Workers’ Compensation Act of Virginia. Employers Liability - \$1,000,000
X	Admitted in Virginia	YES
X	All States Endorsement	Statutory
X	USL&H Endorsement	Statutory
X	Voluntary Compensation	Statutory
X	2. General Liability, which shall be Commercial General Liability endorsed as broad form to include the following minimum limits: <ul style="list-style-type: none"> • General Aggregate • Products & Completed Operations Aggregate • Personal & Advertising Injury • Each Occurrence 	<ul style="list-style-type: none"> \$2,000,000 \$2,000,000 \$1,000,000 \$1,000,000
X	Contractual Liability	
X	Personal Injury	
X	Independent Contractors	
	XCU Property Damage Exclusion Deleted	
	3. Automobile Liability (Coverage sufficient to cover all vehicles owned, used, or hired by the Contractor, its agents, representatives, or employees.) Minimum limits: <ul style="list-style-type: none"> • Combined Single Limit • Medical Expense Limit 	<ul style="list-style-type: none"> \$1,000,000 \$ 5,000
	4. Professional Errors and Omissions	\$1,000,000
	5. Builder’s Risk	Contract Value
	6. Installation Floater	Contract Value
	7. Garage Liability	
	8. Garage Keeper’s Legal Liability	
	9. Fire Legal Liability	
	10. Railroad Protective Liability Insurance. VRE shall be named as insured. The language shall read as follows: “Northern Virginia Transportation Commission and the Potomac and Rappahannock Transportation Commission, together known as the Virginia Railway Express.”	\$1,000,000 per occurrence; \$3,000,000 aggregate
	11. Railroad Protective Liability Insurance. An additional certificate shall name the host railroad as insured. Furnish a copy of the Certificate to VRE, prior to entry on VRE property or any other railroad property upon which VRE operates.	\$5,000,000 per occurrence; \$10,000,000 aggregate
	12. Pollution Liability.	Contract Value
X	13. VRE shall be named as additional insured on the General Liability Policy. This coverage is primary to all other coverage VRE may possess. The language shall read as follows: “Northern Virginia Transportation Commission and the Potomac and Rappahannock Transportation Commission, together known as Virginia Railway Express.”	
X	14. Best’s Guide Rating – A:VI or better or Equivalent	
X	15. The Certification must state “Utility Carts”	
	16. Umbrella Liability	\$5,000,000

