

Proper completion of Certificate of Insurance

1. Certificate holder and all other references to the county MUST be "**County of Kane**", not Kane County, Kane County DOT, Kane County Division of Transportation.
2. Additional insured must name the "County of Kane" for general liability, auto and excess/umbrella. Any check boxes for additional insured, which are usually found on the left side of the Accord 25 forms, must also be Checked off (X) for these items.
3. Under "Description of Operations/Locations/Vehicles/Exclusions added by endorsement/Special Provisions, show the PROJECT NAME, SECTION NUMBER, and list the "County of Kane" as additional insured for General Liability, Auto and Excess/Umbrella. Also list any additional insured as per the project specifications and/or direction by the KDOT project manager.
4. The Limits of Coverage are listed on the attached document "Certificate of Insurance required by Kane County.
5. Common errors are: Not checking off any/all of the Addl. Insured boxes, listing incorrect name for policy, incomplete reference to additional insured on Gen. Liability, Auto and Excess policies, not listing the Project Name and/or Section Number, not including additional insured as per project Specifications such as Villages or other Agencies involved in the project. (See below for examples.)

CERTIFICATE OF INSURANCE REQUIRED BY KANE COUNTY

Contractor to furnish and deliver prior to commencement of work, a completed Certificate of Insurance satisfactory to the requirements of County of Kane containing:

1. The Contractor and all Subcontractors shall provide a Certificate of Insurance naming the Owner (**County of Kane**) as certificate holder and as additional insured. The certificate shall contain a 30-day notification provision to the owner (Kane County) prior to cancellation or modification of the policy.
2. Commercial General Liability insurance including Products/Completed Operations, Owners and Contractor Protective Liability and Broad Form Contractual Liability. The exclusion pertaining to Explosion, Collapse and Underground Property Damage hazards eliminated. The limit of liability shall not be less than the following:

General Aggregate	\$2,000,000
Products and Completed Operation	\$2,000,000
Personal and Advertising Injury	\$1,000,000
{ Each Occurrence	\$1,000,000
{ Or - Combined Single Limit	\$1,000,000

- A. Products and Completed Operation coverage is to remain in force for a period of two years after the completion of project.

3. Business Automotive Liability Insurance including owned, hired and non-owned automobiles, and/or trailer and other equipment required to be licensed, with limits of not less than the following:

{ Each Person for Bodily Injury	\$1,000,000
{ Each Occurrence for Bodily Injury	\$1,000,000
{ Each Occurrence for Property Damage	\$1,000,000
{ Or - Combined Single Limit	\$1,000,000

4. Statutory Worker's Compensation insurance shall be in accordance with the provisions of the laws of the State of Illinois, including Occupational Disease Act provisions, for employees at the site of the project, and in case work is sublet, the Contractor shall require each Subcontractor similarly to provide this insurance. In case employees are engaged in work under this contract and are not protected under the Workers Compensation and Occupational Disease Act, the Contractor shall provide, and shall cause Subcontractor to provide, adequate and suitable insurance for the protection of employees not otherwise provided.

5. Umbrella Liability:
Aggregate Limits: \$2,000,000

Contractor to furnish a copy of the Endorsement showing "County of Kane" as an additional named insured on the General Liability, Auto, and Excess policies.

The Contractor shall cease operations on the project if the insurance is cancelled or reduced below the required amount of coverage.