

lea.

earlhamcityhall@mchsi.com

From: Vens, Joe <jvens@firstmainstreet.com>
Sent: Thursday, April 14, 2022 7:50 AM
To: earlhamcityhall@mchsi.com
Cc: Durham, Jenyse
Subject: RE: Gendler Park event

Hi Mary Sue-

I hope you're having a great week!

The city should include in the contract documents that Midwest Puller's Association add The City of Earlham as an additional insured. I'd also recommend they confirm that the association has all participants sign a waiver of liability and request a copy of that waiver. Below is an example of insurance language that could be used in the contract:

1. Prior to the beginning of the work, MPA must provide to The City of Earlham certificates of insurance showing that MPA has coverage for itself and its employees, agents, and subcontractors. MPA's insurance must provide adequate coverage for any workers compensation obligations, employer's liability, general liability, automobile liability and umbrella liability. If any of these policies is terminated, MPA must provide to The City of Earlham certificates of insurance showing replacement coverage.
2. All coverage must be placed with insurance companies duly admitted in Iowa and must be reasonably acceptable to the city.
3. MPA insurance carriers must maintain an A.M. Best rating of "A-" or better.
4. MPA's policy must name The City of Earlham as an additional insured. Coverage must be afforded to The City of Earlham as an additional insured whether or not a claim is in litigation. Additional insured coverage must apply as primary insurance with respect to any other insurance afforded to The City of Earlham.
5. MPA must provide The City of Earlham with a waiver of subrogation from each of MPA's insurers on commercial general liability in favor of The City of Earlham with respect to losses arising out of or in connection with the event.
6. Minimum acceptable limits of insurance in force for MPA include:
 - a. Commercial General Liability
 - i. \$1,000,000 per occurrence
 - ii. \$2,000,000 aggregate
 - b. Auto Liability
 - i. \$1,000,000 single combined limit
 - c. Employers Liability
 - i. \$500,000 each accident
 - ii. \$500,000 each disease
 - iii. \$500,000 per disease, per employee
 - d. Umbrella Liability
 - i. \$4,000,000 per occurrence
 - ii. All limits in section A, B, and C above should be underlying on the umbrella liability policy

Feel free to give me a call with any questions. Thank you!



Joe Vens, CWCA
Risk Advisor
Certified WorkComp Advisor
jvens@firstmainstreet.com
o: (319)209-7256
c: (563)503-1959

First MainStreet Insurance
500 1st St SE
Cedar Rapids, IA 52401

Our Mission: Guide our clients with dependable solutions meeting their local needs.