

## EXHIBIT D

### Insurance Requirements for the Streetscape Improvements Design

#### Insurance Requirements

Contractor/Engineer shall maintain insurance not less than the following:

##### Commercial General Liability, covering

- premises/operations
- products/completed operations; this coverage shall be maintained for 6 years following the date of acceptance of the completed building by the City
- broad form property damage
- explosion, collapse, and underground hazards if the hazards exist in the performance of this contract
- contractual liability
- independent contractors, if any are used in the performance of this contract
- City of Durham must be named additional insured, and an original of the endorsement to effect the coverage must be attached to the certificate (if by blanket endorsement, then agent may so indicate in the GL section of the certificate, in lieu of an original endorsement); additional insured coverage shall be primary and non-contributing
- combined single limit not less than \$1,000,000 per occurrence, with an annual aggregate of not less than \$1,000,000;

##### Professional Liability, covering

- engineers (employed or engaged by Contractor)
- covering claims arising out design work in connection with this contract
- self-insured retentions/deductibles in excess of \$10,000 must be approved by City Finance Director
- combined single limit not less than \$1,000,000 per claim, with an annual aggregate of not less than \$5,000,000, applicable to this contract;
- this insurance shall be maintained for 6 years following the date of completion of the work under this contract

##### Workers' Compensation Insurance, covering

- statutory benefits;
- covering employees; covering owners, partners, and officers
- employers' liability, any limit.

##### Automobile Liability Insurance, covering

- vehicles owned, hired, leased, rented or borrowed by Contractor/Engineer
- property damage, bodily injury or death and medical expenses from the use of Contractor/Engineer owned, hired, leased, rented or borrowed vehicles
- combined single limit not less than \$1,000,000 per claim applicable to this contract
- City of Durham must be named additional insured

**Builder's Risk Insurance**, covering

- replacement cost coverage on the work in progress plus materials on and off site and in transit
- deductibles in excess of \$20,000 require prior approval of the City's Finance Director
- Contractor is responsible for all uninsured losses.

**Insurance shall be provided by:**

- companies authorized to do business in the State of North Carolina
- companies with Best rating of A or better.

**Insurance shall be evidenced by a certificate:**

- providing notice to the City of not less than 30 days prior to cancellation or reduction of coverage
- certificates shall be addressed to:  
City of Durham, North Carolina  
attention: Finance Director  
101 City Hall Plaza  
Durham, NC 27701
- both the insurance certificate and the additional insured endorsement must be originals and must be approved by the City's Finance Director before Contractor can begin any work under this contract.