

New York State Thruway Authority
Standard Insurance Limits - Contracts

Following are the general insurance requirements for different types of Authority contracts. Additional coverage may be required based on the type and extent of the contract; see the specific contract for requirements.

Evidence of insurance shall be provided on the ACORD 25 (2001/08) CERTIFICATE OF LIABILITY INSURANCE accompanied by the Authority's SUPPLEMENTAL INSURANCE CERTIFICATE (TA-W51343-9) and the appropriate Workers' Compensation & Disability Benefits documentation (see footnote below).

When developing a contract, contact the Bureau of Asset Management - Insurance Compliance unit (518 436-2891) to determine coverage types and limits.

Contract Type	Commercial General Liability (1)		Owners & Contractors Protective Liability (1)		Business Automobile Liability (1)			Excess Liability	Professional Liability		Builders' Risk	Railroad Protective	Environmental	Marine	Surety Bonds		Workers Comp/ Disability Benefits		
	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Combined Single Limit		Each Occurrence	General Aggregate					Performance	Labor & Materials			
Architectural	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000	OR	\$1,000,000	(1)	\$1,000,000	\$2,000,000							Limits as required by Law (6)	
Engineering (3)	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	(1)	\$1,000,000	\$2,000,000		(5)	(5)	(5)				
Construction	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000		\$1,000,000	(1)				(2)	(5)	(5)	(5)	(4)		(4)
Personal Service	\$1,000,000	\$2,000,000			(5)	(5)		(5)	(1)	(5)	(5)	(5)	(5)	(5)	(5)	(4)	(4)		
Purchasing	\$1,000,000	\$2,000,000	(5)	(5)	(5)	(5)		(5)	(1)				(5)			(5)	(5)		
Lease	\$1,000,000	\$2,000,000			(5)	(5)		(5)	(1)										

(1) If limits for Commercial General Liability, Owners & Contractor's Protective Liability or Business Automobile Liability have not been satisfied, contractor must submit proof of an Excess Liability policy.

The limit requirements for this policy must be equal to an amount that when combined with the limit of the standard policy is equal to or greater than the required limit.

(2) Builders' Risk insurance policy with limits equal to the value of the contract.

(3) The Authority requires a General Aggregate Endorsement per Project in the Commercial General Liability policy (Per Project Aggregate Endorsement) for all Engineering consultant agreements after November 14, 2003.

(4) Surety in the form of a bond equal to the value of the contract.

(5) Additional coverage may be required; see specific contract for requirements.

(6) Evidence of Workers' Compensation & Disability Benefits insurance shall be provided on the appropriate NYS Workers' Compensation Board forms. Examples: Certificate of NYS Workers' Compensation Insurance Coverage C-105.2 and Certificate Of Insurance Coverage Under The NYS Disability Benefits Law DB-120.1.