

## New York State Thruway Authority

**Standard Insurance Limits - Work & Occupancy Permits**

Following are the general insurance requirements for different types of Authority work permits and occupancy permits. Additional coverage may be required based on the type and extent of the permit.

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).

For assistance, contact the Bureau of Asset Management - Insurance Compliance unit (518 436-2891) to determine coverage types and limits.

Occupancy and Work Permit	Commercial General Liability (1)		Owners & Contractors Protective Liability (1)		Business Automobile Liability (1)			Excess Liability	Workers Compensation/ Disability Benefits
	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Combined Single Limit		
Public Agency	\$1,000,000	\$2,000,000						\$1,000,000	
Utility									
Water	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	
Cable/Telephone	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	
Electric	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	
Gas	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	\$4,000,000
Not-For-Profit	\$1,000,000	\$1,000,000			\$1,000,000	\$1,000,000		\$1,000,000	\$1,000,000
Residential	\$300,000	\$300,000			\$500,000	\$500,000		\$500,000	
Business	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	\$1,000,000
Farmers Market	\$1,000,000	\$1,000,000			\$500,000	\$500,000		\$500,000	
Media	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	(1)
Developer	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	(1)
Survey/Design	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	
Contractor	\$1,000,000	\$2,000,000	(2)	(2)	\$1,000,000	\$1,000,000		\$1,000,000	(1)
Radio Tower (3)	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	\$3,000,000
Other	\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000		\$1,000,000	

(1) If limits for Commercial General Liability, Owners & Contractors Protective Liability or Business Automobile Liability have not been satisfied, permittee 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) Additional coverage may be required; contact the Insurance Compliance unit.

(3) Builders Risk and All Risk policies are also required. Refer to the Radio Tower Co-Location Rider.

(4) 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.