

# OTTAWA COUNTY ROAD COMMISSION

## Insurance and Bonding Requirements for Residential Driveways

### Excerpt from Section IV.A of Procedures and Regulations for Permitted Activities

#### 4. Indemnity and Certificates of Insurance

The Applicant or its Contractor shall furnish proof of general liability insurance in amounts not less than \$1,000,000 each occurrence; and general aggregate, proof of automobile liability in amounts not less than \$1,000,000 combined single limit for each accident, bodily injury per accident, and property damage per accident; and in an amount not less than \$300,000 for bodily injury per person. The Permit Holder shall name OCRC as an additional insured party on the policy. An Applicant for a single residential or field driveway permit, who is the property owner, may furnish proof of general liability insurance for the property in lieu of the insurance requirements noted above.

Such insurance shall cover a period not less than the term of the permit and shall provide that it cannot be cancelled without 30 days advance written notice to OCRC by certified mail, first-class, return receipt requested.

- a. The Permit Holder shall defend and hold harmless the OCRC against any claim for damages or related costs and expenses arising from any activities or operations covered by the permit, provided, however, that in the case of construction activities, the Permit Holder shall not be obligated to indemnify the OCRC against its own sole neglect.
- b. The Applicant shall name the OCRC as additional insured, by name, on the policy of insurance worded as follows: "The Board of County Road Commissioners of the County of Ottawa, the Ottawa County Road Commission, and its officers, agents and employees".
- c. The certificate of insurance must be provided by a person, a corporation, or by an authorized representative who signed personally either the application or permit. Insurance shall remain in force until the permitted activity is completed, inspected and approved.
- d. Should insurance coverage be cancelled or reduced below acceptable limits, authorization to continue work under the permit shall be suspended or revoked. OCRC may in such case take appropriate action to restore or protect the road and appurtenances, utilizing any security deposits or applicable bonds to defray expenses.

#### 5. Bonds

Bonds shall be required for all construction activity within the public ROW to protect OCRC against the cost of completing construction or repairing deficiencies. Acceptable types of bonds are cash, certified or cashier's checks, and money orders payable to the Ottawa County Road Commission. Table 1 indicates the minimum permit bonding amounts for the various types of work in the ROW. The County Engineer may require a higher bonding amount based on the proposed work and impact to the ROW.

Table 1. Minimum Bonding Requirements for Permits	
Residential Driveway	\$200*

\*A \$1,000 yearly blanket bond for residential driveway permits may be posted in lieu of individual bonding. No bond is required to resurface an existing residential driveway.

After receipt of a written request by the Permit Holder and satisfactory completion of the permitted activity as verified by the County Engineer, any unused bond amount (driveway bonds only) will be returned to the Applicant or Permit Holder within fifteen (15) business days.