



## Crystal Lakes Road and Recreation Association

300 Tami Road, Red Feather Lakes CO 80545 | 970-881-2250 | [crystal-lakes.org](http://crystal-lakes.org)

### CLRRA Insurance Requirements

Prior to commencement of any work, contractor shall forward Certificates of Insurance to Crystal Lakes Road and Recreation Association, 300 Tami Rd, Red Feather Lakes, CO 80545. The Contractor will provide an endorsement naming CLRRA as an additional insured or additional loss payee to their Liability Insurance policy, as well as completing a Declaration of Independent Contractor Status Form and providing evidence of Worker’s Compensation insurance as appropriate. A W-9 form is required for any vendor that is paid more than \$600.00 in any calendar year. Please contact the CLRRA General Manager at [generalmanager@crystal-lakes.org](mailto:generalmanager@crystal-lakes.org) if you have any question or concerns regarding insurance requirements.

The insurance required shall be procured and maintained in full force and effect for the duration of the Contract and shall be written for not less than the following amounts, or greater if required by law. Certificate Holder should be CLRRA at the above address.

#### **Workers' Compensation and Employers' Liability** (waived if there are no employees):

A.	State of Colorado	Statutory
B.	Applicable Federal	Statutory
C.	Employer's Liability	\$100,000 Each Accident \$500,000 Disease-Policy Limit \$100,000 Disease-Each Employee
D.	Waiver of Subrogation	

**Commercial General Liability on an Occurrence** Form including the following coverages: Premises Operations; Products and Completed Operations; Personal and Advertising Injury; Medical Payments; Contractual Liability; Independent Contractors; and Broad Form Property Damage. Minimum limits to be as follows:

A.	Bodily Injury & Property Damage General Aggregate Limit	\$1,000,000
B.	Products & Completed Operations Aggregate Limit	\$1,000,000
C.	Personal & Advertising Injury Limit	\$1,000,000
D.	Each Occurrence Limit	\$1,000,000

#### **Other General Liability Conditions**

Contractor agrees that the insurance afforded CLRRA are primary Products and Completed Operations to be maintained for one year after final payment. Contractor shall continue to provide evidence of such coverage to the CLRRA on an annual basis during the abovementioned period (as appropriate). If coverage is to be provided on Claims Made forms, contractor must refer policy to Risk Management Department for approval and additional requirements.

Commercial Automobile Liability coverage to be provided on Business Auto, Garage, or Truckers form. Limits to be as follows:

A.	Bodily Injury & Property Damage Combined Single Limit	\$1,000,000
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All Insurance policies (except Workers Compensation and Professional Liability) shall include CLRRA and its elected and appointed officials and employees as additional insureds as their interests may appear. The additional insured endorsement should be for General Liability coverage and for Commercial Auto and Umbrella Liability. Additional Insured endorsement(s) shall be attached to the certificate of insurance that is provided to the CLRRA.

The CLRRA reserves the right to reject any insurer it deems not financially acceptable by insurance industry standards. Property and Liability Insurance Companies shall be licensed to do business in Colorado and shall have an AM Best rating of not less than B+ and/or VII.

**Notice of Cancellation:** Each insurance policy required by the insurance provision of this Contract shall provide the required coverage and shall not be suspended, voided or canceled except after thirty (30) days prior written notice has been given to the CLRRA, except when cancellation is for non-payment of premium, then ten (10) days prior notice may be given. Such notice shall be sent directly to CLRRA, 300 Tami Road, Red Feather Lakes, CO 80545. If the insurance company refuses to provide the required notice, the contractor or its insurance broker shall notify the CLRRA of any cancellation, suspension, non-renewal of any insurance within seven (7) days of receipt of insurers' notification to that effect. Contractor shall furnish CLRRA certificates of insurance. Contractor will receive all sub-contractor's certificates of insurance. Such certificate must meet all requirements listed above.

**ANY DEVIATIONS FROM THE STANDARDS GIVEN ABOVE MUST BE APPROVED BY THE CLRRA GENERAL MANAGER.**