

**CHAPTER 13**  
**VILLAGE CONTRACTOR'S INSURANCE REQUIREMENTS**

**SECTION:**

- 1-13-1: Capital Projects**
- 1-13-2: Contractual Services**

**1-13-1: CAPITAL PROJECTS:** All contractors hired by the Village to perform construction work on Village capital projects must submit certificates of insurance to the Village as provided for in Section 7-1-7 of this Code showing that they have all the insurance policies and coverages set forth in subsections 7-1-7A and B of this Code. In addition, the Village shall be named as an additional insured on all such required insurance policies. No contractor shall commence work on any such Village capital project until he has obtained all required insurance under this Section and has filed the certificates of insurance and the certified copies of the insurance policies with the Village.

**1-13-2: CONTRACTUAL SERVICES:** (Amd. Ord. 98-1601-63, eff. 10/12/98)

- A. Except as otherwise stated in this Section 1-13-2, all contractors hired by the Village to perform professional consulting services for the Village including but not limited to lawyers, engineers, architects, financial consultants, landscape architects, appraisers and foresters, must submit certificates of insurance to the Village as provided for in Section 7-1-7 of this Code showing that they have the following insurance policies and coverages: (1) Workers Compensation and Employers Liability Insurance (minimum limit of \$100,000) as required by the State of Illinois, (2) Comprehensive General Liability Insurance with a minimum limit of \$1,000,000, (3) Comprehensive Automobile Liability (to include employers non-owned and hired car coverage) including bodily injury (per accident) and property damage coverage; a minimum combined single limit of \$1,000,000; and (4) Professional Liability Insurance with a minimum limit of \$1,000,000. An outside service provider as described in this Section (A) may apply to the Village Board for a waiver of all or a portion of the professional liability coverage. The Village Board, in its sole discretion, may approve such a waiver.
- B. All contractors hired by the Village to perform contractual services (non-professional) for the Village (including but not limited to landscaping, computers, printing and building maintenance) must submit certificates of insurance to the Village as provided for in Section 7-1-7 of this Code showing that they have the following insurance policies and coverages (1) Workers Compensation and Employers Liability Insurance (minimum limit of \$100,000) as required by the State of Illinois, (2) Comprehensive General Liability Insurance with a minimum limit of \$1,000,000; and (3) Comprehensive Automobile Liability (to include employers non-owned and hired car coverage) including bodily injury (per accident) and property damage coverage; a minimum combined single limit of \$1,000,000. An outside provider of services to the Park Board, as described in this Section (B)

above, may request and receive a waiver of the Village's liability insurance requirement, or any portion thereof, for any one or more of the following types of programs:

1. General artistic programs, including but not limited to painting, drawing, sketching, drafting, penciling, and/or other similar programs;
2. General artistic programs, including but not limited to sculpturing, clay modeling, pottery, soft sculpturing, and/or similar programs;
3. General arts and crafts;
4. Reading, writing, composition, storytelling, and/or other similar programs;
5. General education programs not involving athletic activities and/or athletic equipment usage;
6. Yoga, stretching, Tai Chi, and/or other similar low impact, non-contact activities;
7. Preschool dance.

No waiver of the Village's liability insurance requirement or any portion thereof shall be allowed for any of the following types of programs:

1. Athletic and/or other activities involving physical contact, or the possibility of physical contact, including but not limited to baseball, softball, football, basketball, and/or soccer.
2. Athletic and/or other activities involving the use of a racket, paddle, bat, stick, mallet, club, and/or other similar device.
3. Athletic and/or other activities involving the striking, hitting, throwing, catching, dodging, and/or other similar contact with any objects;
4. Athletic and/or other activities involving personal locomotion by use of wheels, motors, and/or other similar propellants, including but not limited to unicycling, bicycling, motorcycling, dirtbiking, driving, go-carting, and/or other similar activities;
5. Athletic and/or other activities involving running for the purpose of catching and/or retrieving any person, object, or item and/or other similar activities;
6. Athletic and/or other activities involving sparring or personal combat, including but not limited to boxing, wrestling, any type and/or style of martial arts, kickboxing, and/or other similar activities;
7. Any dance activities (other than preschool dance);

8. Athletic and/or other activities involving aerobic exercise, including but not limited to aerobics, whether low, moderate, or high impact, step and/or aquatic, running, cycling, swimming, and/or other similar activities.

If any activity or program does not fall within one of the categories set forth above, staff with request advice and counsel of the Village Attorney. The Village Attorney shall make a recommendation concerning waiver or non-waiver, based upon the activity's similarities to any one or more of the foregoing categories and review of the likelihood of injury and/or bodily harm to any participant. This recommendation shall be forwarded to the Park Board for review and the Park Board's recommendation would be forwarded to the Village Board for final approval.

- C. All contractors hired by the Village to perform inspection services for the Village (including but not limited to elevator, electrical, plumbing and plan review inspectors), must subject certificates of insurance to the Village as provided for in Section 7-1-1 of this Code showing that they have the following insurance policies and coverages: (1) Workers Compensation and Employers Liability Insurance (minimum limit of \$100,000) as required by the State of Illinois; (2) Comprehensive General Liability Insurance with a minimum limit of \$1,000,000; and (3) Comprehensive Automobile Liability (to include employers non-owned and hired car coverage) including bodily injury (per accident) and property damage coverage; a minimum combined single limit of \$1,000,000.

Worker's Compensation and Employer's Liability (Subsection (1) of Sections A, B and C) shall not apply to a single person contractor.