

## **Exhibit C – INSURANCE, RFB0319429031**

### **Insurance Requirements.**

The Contractor shall maintain in effect, with insurance companies of recognized responsibility, at its expense, insurance covering its work of the type and in amounts required by this Contract. The Contractor's insurance shall, among other things, insure against any loss or damage resulting from the Contractor's performance of this Contract. All such insurance policies shall remain in full force and effect for the entire life of this Contract and shall not be canceled or changed except after thirty (30) days written notice to the Owner.

### **Amounts of Insurance Required.**

Unless otherwise requested by the Owner, the Contractor shall, at its sole cost, cause to be issued and maintained during the entire term of this Contract not less than the insurance coverage's set forth below, each naming the State of Iowa and the Owner as additional insured or loss payee, as applicable:

<b>TYPE OF INSURANCE</b>	<b>LIMIT</b>	<b>AMOUNT</b>
General Liability, Bodily Injury and Property Damage (including contractual liability)	General Aggregate	\$2 Million
	Prod./Comp. Aggregate	\$1 Million
	Personal Injury	\$1 Million
	Each Occurrence	\$1 Million
Automobile Liability (including any auto, hired autos, and non-owned autos)	Combined Single Limit	\$1 Million
Excess Liability, Umbrella Form	Each Occurrence	\$2 Million
	Aggregate	\$2 Million
Workers Compensation and Employer Liability	As required by Iowa law	As required by Iowa law

### **Certificates of Coverage.**

Certificates of the insurance described above shall be submitted to the Owner before starting any construction activities and shall be subject to approval by the Owner. The Contractor shall provide certificates for the insurance required. The insurer shall state in the certificate that no cancellation of the insurance will be made without at least thirty (30) days prior written notice to the Contractor. Upon receipt of any notice of cancellation or alteration, Contractor shall within ten (10) days procure other policies of insurance, similar in all respects to the policy or policies, about to be canceled or altered, and, if the Contractor fails to provide, procure, and deliver acceptable policies of insurance, or satisfactory evidence thereof, in accordance with the terms hereof then, at the Owner's option, Owner may obtain such insurance at the cost and expense of Contractor, without the need of any notice to Contractor.

**No Limitation of Liability.** Acceptance of the insurance certificates by the Owner shall not act to relieve the Contractor of any obligation under this Contract. All insurance policies and certificates shall be issued only by companies authorized to transact business in the State of Iowa. It shall be the responsibility of the Contractor to keep the respective insurance policies and coverage's current and in force during the life of this agreement.