

Permit Holder Insurance Reference - By Permit Type

Driveway Permit

Individual Homeowner Permit Holder - Residential Driveway

Type of Insurance	Notes
None	Advise homeowner they will be responsible for any damage done to the ROW
	Advise homeowner they will be responsible for any injuries as a result of the work in the ROW
	Advise homeowner they will be required to indemnify the RC as outlined in the ROW permit

Contractor Permit Holder - Commercial or Residential Driveway

Type of Insurance	Coverage Limits		Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Commercial General Liability (CGL)	Each Occurrence	\$2,000,000	No	No	No	No	Yes
	Products Comp/Op Aggregate	\$3,000,000					
	General Aggregate	\$3,000,000					

Agriculture Hauling Permit

Type of Insurance	Notes
None	As required by Statute per the Attorney General Opinion

Oversize / Overweight Permits

Type of Insurance	Coverage Limits	Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Auto Liability	Michigan No Fault Coverage/Property Protection (PPI) \$1M Statutory Limit	No	No	No	No	Yes

Permit Holder Insurance Reference - By Permit Type

Special Event / Parade Permits							
Type of Insurance	Coverage Limits		Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Commercial General Liability (CGL)	Each Occurrence	\$2,000,000	Yes	Yes	Yes	No	Yes
	General Aggregate	\$2,000,000					
Notes							
For special events requiring participant waivers - Endeavor to have the RC added to the waiver. If alcohol is being served, host liquor liability is required.							

General Right of Way Permit	
Individual Homeowner Permit Holder	
Type of Insurance	Notes
None	Advise homeowner they will be responsible for any damage done to the ROW
	Advise homeowner they will be responsible for any injuries as a result of the work in the ROW
	Advise homeowner they will be required to indemnify the RC as outlined in the ROW permit

Contractor Permit Holder							
Type of Insurance	Coverage Limits		Addl. Insured	Waiver of Subrogation	Primary/Non Contributory	Claims Made	Indemnification
Commercial General Liability (CGL)	Each Occurrence	\$2,000,000	Yes	Yes	Yes	No	Yes
	Products Comp/Op Aggregate	\$3,000,000					
	General Aggregate	\$3,000,000					
Auto Liability	Michigan No Fault Coverage/Property Protection (PPI) \$1M Statutory Limit		No	No	No	No	Yes
Professional Liability, as required	Each Occurrence & Aggregate	\$2,000,000	N/A	N/A	N/A	Yes	Yes

Umbrella may be used to meet limit requirements: Commercial General Liability & Auto Liability
 Retro Date for Professional Liability must be prior to issuing permit date.
 It is recommended the Self Insured Retention (SIR) for CGL be no greater than \$25,000.