Contractor Fact Sheet for projects related to the
CDBG Minor Home & Mobile Home Repair Program
(Minor Home & Mobile Home Repair Program funded
under Oakland County Community & Home Improvement)

Administered by: City of Auburn Hills Senior Services Department

The following documentation is required of all contractors’ prior to performing service for clients of the City of Auburn Hills Senior Citizen Service’s, Minor Home & Mobile Home Repair Program:

1) A current copy of your State of Michigan Builders License, Electrical, Mechanical, Plumbing or other related license;

2) A current clear copy of your driver’s license

3) A certificate of insurance naming Oakland County Community Development and the City of Auburn Hills as certificates holder.

INSURANCE REQUIREMENTS FOR LIMITED EXPOSURE EVENTS/PROJECTS
CITY OF AUBURN HILLS, MICHIGAN
and/or

1. Liability Insurance

An ACORD certificate of insurance, or its equivalent, shall be furnished to the City of Auburn Hills at 1827 North Squirrel Road, Auburn Hills, Michigan 48326 evidencing insurance in force for the duration of and applicable to this contract with an insurance company acceptable to the City of Auburn Hills with a minimum A.M. BEST rating of “A-”, and the following minimum requirements:

a. General Liability (affording coverage not less than ISO Commercial General Liability coverage form):

   I. Check mark indicating occurrence as opposed to claims made form
   II. Limits of Liability:
       $1,000,000 each occurrence
       $2,000,000 general and products-completed operations aggregates
   III. Personal Injury
       $1,000,000 aggregate

b. Automobile Liability:
   I. Check mark indicating coverage as to any automobile
   II. Certificate must reflect Michigan “No Fault” PIP and PPI statutory coverage’s are also afforded
   III. Limits of Liability: $1,000,000 combined single limit
c. Acceptable alternate limits are combinations of primary and excess or umbrella limits to equal not less than those shown in (a) and (b) above.

d. Description section of ACORD form is to read: *It is understood and agreed that the following shall be additional insured: Oakland County Community & Home Improvement and The City of Auburn Hills, including all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities, including but not limited to the Tax Increment Finance Authority, Brownfield Redevelopment Authority and the Building Authority, and their employees, representatives and volunteers. The coverage shall be primary to the additional insured and not contributing with any other insurance or similar protection available to the additional insured. This shall not apply to the contractor's required worker's compensation/employer's liability.*

e. The Description of Operation section of the Certificate shall also name or describe the project and/or event for which coverage is provided.

2. **Workers Compensation**

The Contractor shall procure and maintain during the life of the contract, statutory Michigan Workers Compensation and Employers Liability Insurance for all employees employed at or in the vicinity of the Contractor’s property, or any property used in connection with the Contractor’s operation or in carrying out any work related to this contract.

Michigan Workers Compensation and Employers Liability Insurance shall be procured and maintained with the following limits of liability:

- $100,000 E.L. each accident
- $100,000 E.L. each disease – each employee
- $500,000 E.L. Disease – Policy Limit

This insurance shall comply with all applicable rules and regulations of the State of Michigan, and shall be in an insurance company acceptable to the City of Auburn Hills.

3. **Certificate of Insurance**

The Contractor agrees that he/she will file all required Certificates of Insurance satisfactory to the City of Auburn Hills with the City of Auburn Hills simultaneously with or prior to the execution of work indicating that the insurance required herein has been issued and is in full force and effect.

Further, the Contractor will provide updated certificates annually prior to the policies expiration dates, to indicate that the policies and conditions required hereunder are in full force and effect during the life of this contract.
It is understood and agreed that thirty (30) days advance written notice of cancellation, non-renewal, reduction and/or material change in coverage shall be mailed to:

Senior Services Department  
City of Auburn Hills  
1827 North Squirrel Road  
Auburn Hills, MI 48326

4. **Sub-Contractors Insurance Requirements**
   
   If approval is granted by the City of Auburn Hills for Contractor to subcontract any or all of this contract to others, then prior to commencing the subcontract, the Contractor shall furnish certificates evidencing the same insurance for the City of Auburn Hills as required in Sections 1 through 4 of the requirements.

5. **Requirement as Part of Contract**
   
   These insurance requirements shall be expressly contained in and/or incorporated by reference into the contract executed between the contractor and the City.

6. **Hold Harmless Agreement**
   
   It is further required that all contractors providing services or performing duties for the City of Auburn Hills shall enter into a Hold Harmless Agreement with the City and all other entities as set forth in Section 1 (d), which agreement shall hold the City harmless from any and all claims incurred while the contractor is performing work, jobs, duties, etc. on the City’s behalf.

   **PERMITS:**

   All projects involving the replacement or installation of furnaces, water heaters, electrical changes or upgrades or any other major repair requires a permit as stipulated in the building & mechanical code. Permits are to be obtained by a licensed contractor performing the work or employed by the company providing the service. Permits must be pulled prior to beginning any project. Failure to follow permit guidelines may result in failure of inspection approval and/or payment.