



June 1, 2009

MCMUA Transfer Stations – Revised Insurance Information

Insurance Requirements Have Been Revised, and Transfer Station Customers Must Send The MCMUA Updated Insurance Certificates as Old Policies Expire – Please note that as of June 1, 2009 the MCMUA has been able to secure a decrease in certain limits from previous requirements. Specifically, general aggregate automobile liability and general liability insurance was lowered from \$3,000,000 to \$2,000,000 for vehicles over 26,000 lbs. Additionally, in April 2009 you were notified that for those that are not self-employed contractors, limits for workers compensation and employers liability insurance were increased to \$1,000,000 for each of the three subcategories (each accident, disease - each employee and disease - policy limit). Likewise, in August 2008 we alerted you there were revisions to the Additional Insured Endorsements; therefore, all customers were to send revised insurance certificates to the MCMUA to reflect this change.

The MCMUA must have unexpired insurance certificates on record or you will be denied access to the transfer stations.

Insurance certificates conforming to MCMUA and County of Morris requirements must be submitted to the MCMUA either by:

- Mail: MCMUA, P.O. Box 370 , Mendham , NJ 07945-0370;
- Fax: 973-285-8397; or,
- Email: esgro@mcmua.com.

Have your insurance carrier put your account number on all insurance certificates and in addition, have your insurance carrier automatically forward renewed insurance certificates directly to the MCMUA as older certificates expire. This will prevent a denial of access to the transfer stations.

Automobile Liability and General Liability Insurance - All vehicles, except private automobiles, accessing the MCMUA transfer stations are required to carry insurance covering the MCMUA and the County of Morris for all claims arising from Owned, Hired and Non-Owned vehicles.

- For vehicles over 26,000 lbs., the general liability limit must not be less than one million dollars (\$1,000,000) per occurrence and two million dollars (\$2,000,000) general aggregate. The automobile liability limit must not be less than a combined single limit per accident of one million dollars (\$1,000,000).
- For contractors operating vehicles under 26,000 lbs., the general liability limit must not be less than three hundred thousand dollars (\$300,000) per occurrence. The automobile liability limit must not be less than a combined single limit per accident of three hundred thousand dollars (\$300,000).

Workers Compensation And Employers Liability Insurance - In accordance with the mandated statutory requirements of the State of New Jersey, employers' liability insurance shall have the following limits (note: self-employed contractors need not carry this coverage):

<u>For Contractors with Vehicles:</u>	<u>Over 26,000 lbs.</u>	<u>Under 26,000 lbs.</u>
• Each Accident	\$1,000,000	\$500,000
• Disease - Each Employee	\$1,000,000	\$500,000
• Disease – Policy Limit	\$1,000,000	\$500,000

Second page needed only if vehicles are over 26,000 lbs.

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Additional Insured Revisions

- The "County of Morris" or the "MCMUA" must be named as "additional insured" on the certificate of insurance.
- The "County of Morris" or the "MCMUA" must be listed as the certificate holder with the address P.O. Box 370, Mendham, NJ 07945-0370.
- **For vehicles over 26,000** The MCMUA must also receive the Additional Insured Endorsement with the "County of Morris" or the "MCMUA" in the left box and the statement "Contractor drop-off of solid waste at transfer station." In the right box. See the example of additional insured endorsement below.

POLICY NUMBER:

**COMMERCIAL GENERAL LIABILITY
CG 20 10 07 04**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - OWNERS, LESSEES OR
CONTRACTORS - SCHEDULED PERSON OR
ORGANIZATION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
SCHEDULE**

Name of Additional Insured Person (s) Or Organization (s):	Locations of Covered Operations
"County of Morris" or the "MCMUA"	"Contractor drop-off of solid waste at transfer station."
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II — Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf,

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another Contractor or Subcontractor engaged in performing operations for a principal as a part of the same project.

(this "CG Form" shows proof of coverage)