



GUIDELINES FOR SUBMISSION OF INSURANCE

1. INSURANCE REQUIREMENTS:

Refer to your contract for required insurance coverages, limits, and endorsements and review with your authorized insurance broker for compliance

2. ACCEPTABLE FORMS OF INSURANCE:

- ACORD 25: Certificate of Insurance
- ACORD 855: NY Construction Certificate of Liability Addendum
- ACORD 28: Certificate of Commercial Property Insurance
- ACORD Binder or Insurance Policy
- Workers' Compensation:
 - C-105.2 – Certificate of Workers' Compensation Insurance; or
 - U-26.3 – Certificate of Workers' Compensation from the State Insurance Fund; or
 - GSI-105/SI-12 – Certificate of Workers' Compensation Self Insurance; or
 - CE-200 – Attestation of Exemption when Contractor meets the requirements (e.g.) Sole Proprietor

3. CERTIFICATE OF INSURANCE MUST INCLUDE:

- Policy coverage details (e.g.) policy term, per occurrence/per project; limits/sub-limits, aggregate limits, deductibles, self-insured retentions, and insurance carrier name and corresponding NAIC #
- Contract Identifier (e.g.) Contract #, Request for Proposal #, or Entry Permit #
- Location and Description of Work
- Reference indemnified parties as additional insureds, primary and noncontributory coverage, and waiver of subrogation in favor of the MTA Agency
- Certificate Holder must list the MTA Agency
- Certificate of Insurance must be signed by an authorized insurance representative

4. INSURANCE BINDER MUST INCLUDE:

[Applicable for Railroad Protective Liability (RRPL) and Builder's Risk/Installation Floater (BR)]

- Policy coverages and details (e.g.) policy term, limits/sub-limits, aggregate limits, deductibles, self-insured retentions, insurance carrier name and applicable NAIC #
- Contract Number or Entry Permit Number; Designated Contractor; Location and Description of Work
- Reference Indemnified parties as Named Insureds (RRPL) or Additional Named Insureds (BR)
- Binder must be issued and signed by the authorized insurance company or their authorized insurance agent
- Policy must be submitted within 30 days from binder effective date.

5. SUBMISSION OF INSURANCE:

[Initial evidence of all required insurance must be sent to the MTA Agency/Procurement Representative]

- ACORD Certificate of Insurance
- Additional Insured Endorsements (e.g.) CG 20 10/CG 20 26/CG 20 38 and CG 20 37
- Primary and Non-Contributory Endorsements
- Environmental Endorsements (e.g.) MCS 90 and CA 99 48, and Non-Owned Disposal Site (NODS), when applicable
- Insurance Policy - A Binder may be accepted pending issuance of the policy.
- Joint Venture:
 - General Liability Insurance must be procured in the name of the Joint Venture; or
 - General Liability Insurance may be endorsed to add the Joint Venture as Additional Named Insured

6. INSURANCE COMPLIANCE:

- **Initial Insurance:** A "compliant message" will be sent to the Contractor via the MTA Certificate of Insurance Management System (CIMS), the Complianz™.
- **Renewal Insurance:** Each contract will have a "designated" email address for submission of renewal insurance.