



**Lynnfield Center Water District**  
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Commissioners:  
Joseph T. Maney, Chairman  
Robert B. Almy  
Anders F. Youngren

Superintendent:  
John V. Scenna

## MEMORANDUM

**To:** LCWD Customers & Potential Contractors

**From:** John V. Scenna, Superintendent, Lynnfield Center Water District

cc. LCWD Board of Commissioners

**Date:** June 1, 2020 (as Voted by Board of Commissioners at Publicly Posted Meeting)

**Re:** **LCWD Insurance Requirements for Water System Improvements, Construction & Repairs**

Contractor/Vendor shall present and maintain insurance of the types and in the amounts described below prior to the issuance of permits for applicable work and or performing work of any kind for the LCWD. The Insurance shall be written by insurance companies and on policy forms acceptable to the Lynnfield Center Water District (LCWD). Each insurer providing insurance coverage as required hereinunder shall be a licensed, admitted insurer authorized to issue such coverage in Massachusetts. The LCWD, at its sole discretion, shall have the right to accept and/or reject any insurer.

In all cases below, minimum coverage limits shall apply. The Board of Commissioners, at its discretion, may impose higher limits based on the work to be performed.

1. **Comprehensive General Liability**, including contractual liability, of at least \$1,000,000 bodily injury and property damage liability per occurrence with a \$2,000,000 aggregate. LCWD shall be named as "Additional Insured".
2. **Comprehensive Automobile Liability** of at least \$1,000,000 combined single limit per accident. The LCWD should be named as an "Additional Insured".
3. **Workers Compensation Insurance** as required by Law (Statutory)
4. A \$5,000 per permit location (or \$25,000 yearly blanket for all locations) **Performance and Payment Bond** must be submitted by the Contractor in addition to a Certificate of Insurance prior to completing any/all permitted work.

Insurance certificates and Bonds as outlined above must be presented to the LCWD prior to the performance of work and execution of permits.

Each certificate shall confirm that the insurance will not be cancelled, materially altered or any reduction of any limit with less than 30 days written notice by Registered Mail to the LCWD.