



NORFOLK AND PORTSMOUTH BELT LINE RAILROAD COMPANY

INSURANCE REQUIREMENTS

- A. In addition to any other forms of insurance or bonds required under the terms of the contract and specifications, the Contractor will be required to carry insurance of the following kinds and amounts:
1. Worker's Compensation and Employer's Liability Insurance sufficient to meet fully the statutory and regulatory requirements applicable to death, disability or injury to Contractor.
 2. Automobile Liability Insurance having a combined single limit of \$500,000 per occurrence.
 3. Commercial General Liability Insurance having a combined single limit of not less than \$2,000,000 per occurrence for all loss, damage, cost and expense, including attorneys' fees, arising out of bodily injury liability and property damage liability during the policy period. Said policy shall include explosion, collapse, and underground hazard (XCU) coverage, shall be endorsed to name Railroad specified in item A.4.c below as an additional insured, and shall include a severability of interests provision.
 4. Railroad Protective Liability Insurance having a combined single limit of not less than \$2,000,000 each occurrence and \$6,000,000 in the aggregate applying separately to each annual period. If the project involves track over which passenger trains operate, the insurance limits required are not less than a combined single limit of \$5,000,000 each occurrence and \$10,000,000 in the aggregate applying separately to each annual period. Said policy shall provide coverage for all loss, damage or expense arising from bodily injury and property damage liability, and physical damage to property attributed to acts or omissions at the job site.

The standards for the Railroad Protective Liability Insurance are as follows:

- a. The insurer must be rated A- or better by A.M. Best Company, Inc.
- b. The policy must be written using one of the following combinations of Insurance Services Office ("ISO") Railroad Protective Liability Insurance Form Numbers:
 - (1) CG 00 35 01 96 and CG 28 31 10 93; or
 - (2) CG 00 35 07 98 and CG 28 31 07 98; or
 - (3) CG 00 35 10 01.
- c. The named insured shall read:

Norfolk and Portsmouth Belt Line Railroad Company
1340 Truxton Street
Chesapeake, Virginia 23324
Attn: Donna Coleman
- d. The description of operations must appear on the Declarations.
- e. The job location must appear on the Declarations and must include the city, state, and appropriate project/highway name.
- f. The name and address of the prime contractor must appear on the Declarations.
- g. The name and address of the Owner/Project Sponsor must be identified on the Declarations as the "Involved Governmental Authority or Other Contracting Party."
- h. Other endorsements/forms that will be accepted are:
 - (1) Broad Form Nuclear Exclusion – Form IL 00 21
 - (2) 30-day Advance Notice of Non-renewal or cancellation
 - (3) Required State Cancellation Endorsement
 - (4) Quick Reference or Index Form CL/IL 240



- i. Endorsements/forms that are **NOT** acceptable are:
 - (1) Any Pollution Exclusion Endorsement except CG 28 31
 - (2) Any Punitive or Exemplary Damages Exclusion
 - (3) Known injury or Damage Exclusion form CG 00 59
 - (4) Any Common Policy Conditions form
 - (5) Any other endorsement/form not specifically authorized in item no. 4.h above.
- B. If any part of the work is sublet, similar insurances, and evidence thereof as specified in Section A above, shall be provided by or on behalf of the subcontractor to cover its operations on Railroad's right of way.
- C. Contractor must submit the original Railroad Protective Liability policy, Certificates of Insurance and all notices and correspondence regarding the insurance policies to:

Norfolk and Portsmouth Belt Line Railroad Company
1340 Truxton Street
Chesapeake, Virginia 23324
Attn: Donna Coleman
Email: donna.coleman@nscorp.com

Contractor may not begin Work on the Project until it has received Railroad's written approval of the required insurances.