



Detroit Water and Sewerage Department  
 6425 Huber Street  
 Detroit, MI 48211

## INSURANCE REQUIREMENTS

### INSURANCE REQUIREMENTS FOR PERMITTEES INSTALLING WATER AND/OR SANITARY SERVICES

**SEC. 1 TYPES REQUIRED AND AMOUNTS OF COVERAGE:**

Each Master Plumber and/or Contractor applying for a Permit for Water Service or Sanitary Service Installation, respectively, shall be required to effect and maintain insurance in the types and amounts listed below while installing water or sanitary services. Such insurance shall be from a company licensed to do business in the State of Michigan.

<u>TYPE</u>	<u>MINIMUM AMOUNT OF COVERAGE</u>
A) Workmen’s Compensation	Statutory
B) Master Plumber and/or Contractor’s Liability	
1. Public Liability (bodily injury)	\$1,000,000.00 each occurrence
2. Property Damage (including full coverage for the “X”, “C” and “U” Hazards)	\$500,000.00 each occurrence \$1,000,000.00 aggregate
C) Master Plumber’s and/or Contractor’s and Owner’s Protective Liability with the City of Detroit, the Board of Water Commissioners, the Detroit Water and Sewerage Department and their employees and agents as additional named insured	
1. Public Liability (bodily injury)	\$1,000,000.00 each occurrence
2. Property Damage (including full coverage for the “X”, “C” and “U” Hazards)	\$500,000.00 each occurrence \$1,000,000.00 aggregate

**SEC. 2 EVIDENCE OF INSURANCE**

A Certificate of Insurance, with a policy number and at least the minimum amount of coverage noted for each type of insurance required, the additional named insured listed above and that fifteen (15) days notice of cancellation or a major change will be given to DWSD Permits, noted thereon will be minimum acceptable evidence of insurance. The certificate shall be signed by an authorized agent of the company or companies issuing the policy.