

01-Standard – NYCHA Insurance Requirements

COVERAGE TYPE	EXTENT OF REQUIREMENT	MINIMUM LIMITS	FORMS & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Mandatory for ALL	Workers' Compensation: Statutory for the State of New York Minimum Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit	Form: As required in the State of New York Endorsements: <ul style="list-style-type: none"> • Waiver of Subrogation • Primary & Non-Contributory Clause • New York State Amendatory Endorsement or All Other States Endorsement for companies domiciled outside of New York
Commercial General Liability	Mandatory for ALL	\$1,000,000 per Occurrence \$2,000,000 General Aggregate \$2,000,000 Products/Completed Operations \$1,000,000 Personal/Advertising Injury \$5,000 Medical Expense	Form: General Liability Form ISO CG 00 01 or equivalent Endorsements: <ul style="list-style-type: none"> • NYCHA as Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Separation of Insureds Clause
Business Auto Liability	Mandatory for ALL	\$1,000,000 Combined Single Limit	Form: Business Auto Form CA 00 01 or equivalent Coverage to be applicable to Owned, Non-Owned and/or Hired Autos Endorsements: <ul style="list-style-type: none"> • NYCHA as Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Separation of Insureds Clause

- All policies must:
 - be written by insurers authorized or licensed to do business in the State of New York.
 - be written by insurers with minimum AM Best Rating of "A minus" and Financial Size Category of "VII".
 - be endorsed to provide NYCHA 30 days written notice of material change or cancellation, excluding non-payment.
 - name NYC Housing Authority as additional insured; the Certificate Holder Address is: **New York City Housing Authority, Risk Management Department, 90 Church Street, 6th Floor, New York, NY 10007**
- Contractors are required to confirm and maintain proof of coverage for all their subcontractors for the duration of the contract.

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- Commercial Lessees are required to maintain \$300,000 Damages to Rented Premises in the General Liability Policy
- Policies **must not exclude** any operation within the scope of the contract or services to be provided to NYCHA
- Contractors should refer to the Solicitation documents (request for proposal/quote, agreement, application, etc.) for additional insurance requirements or instructions.
- Limits can be adjusted depending on scope and size of contract.