

Insurance Requirements for Pyrotechnic Operators

Pyrotechnic operators shall not commence work in the City of Kalamazoo until they have obtained the insurance required under this paragraph and shall keep such insurance in force during the entire life of their performance contract. All coverage shall be with insurance companies licensed and admitted to do business in the State of Michigan and acceptable to the City of Kalamazoo. The requirements below should not be interpreted to limit the liability of the pyrotechnic operator and all deductibles and SIR's are the responsibility of the pyrotechnic operator.

- a. Worker's Compensation Insurance including Employers' Liability Coverage, in accordance with all applicable statutes of the State of Michigan.
- b. General (Pyrotechnics) Liability Insurance on an "Occurrence Basis" with limits of liability not less than \$5,000,000 per occurrence and aggregate. Limits may be obtained by the use of primary and excess/umbrella liability policies.
- c. Additional Insured: Commercial General Liability as described above shall include an endorsement stating the City of Kalamazoo shall be listed as additional insured. It is understood and agreed by naming the City of Kalamazoo as additional insured, coverage afforded is considered to be primary and any other insurance the City of Kalamazoo may have in effect shall be considered secondary and/or excess.
- d. Cancellation Notice: all policies, as described above, shall include an endorsement stating that is it understood and agreed Thirty (30) days, Ten (10) days for non-payment of premium, Advance Written Notice of Cancellation, shall be sent to the City of Kalamazoo.
- e. Proof of Insurance Coverage: the pyrotechnic operator shall provide the City of Kalamazoo at the time of application for a that the contracts are returned for execution, a Certificate of Insurance as well as the required endorsements. In lieu of required endorsements, if applicable, a copy of the policy sections where coverage is provided for additional insured and cancellation notice would be acceptable.

If any of the above coverages expire during the term of their contract, the pyrotechnic operator shall deliver renewal certificates and endorsements to the City of Kalamazoo at least ten (10) days prior to the expiration date.