

## **Insurance Requirements for Heritage Enhancement And Turkey Stamp Habitat Grants 2010**

Listed below are the levels of insurance coverage that a **grantee** must have based upon the work they will be performing. Examples of the work activities are also given. Final determination of the insurance level required will be based upon the approved grant work program. It is strongly recommended that grantees require any subcontractor to carry equal or greater insurance.

**The State of Minnesota must be named as Additional Insured on all policies.**

Grantees are required to carry insurance that meets the requirements of the landowner whose land they will be working on. Insurance requirements for working on State lands are listed below. For all other lands, grantees should discuss insurance with the landowner during their project meeting and follow their requirements. Proof that these requirements are met must be provided before the grant contract is executed. Grant funds may not be used to pay for insurance.

### **Working on State Lands**

Listed below are the levels of insurance coverage that a **grantee** must have based upon the work they will be performing. Examples of the work activities are also given. Final determination of the insurance level required will be made by Grant Program Staff and will be based upon the approved grant work program. It is strongly recommended that grantees require any subcontractor to carry equal or greater insurance.

**The State of Minnesota must be named as Additional Insured on all policies.**

#### **Work involving only hand or small power equipment:**

*Insurance Required: Worker's comp and minimum state no-fault auto insurance*

This includes projects that are labor intensive with no equipment involved except transportation of crews or hand equipment.

Possible activities: Site cleanup, seed harvest, hand planting of trees, shrubs or other plants, hand timber stand work, hand herbicide application.

#### **Remote area work:**

Remote area defined: Areas where public contact is unlikely, no generally traveled public roads are adjacent to the area, and no recreation area or area where members of the public would be adjacent to the area. The State land manager must confirm that the project site and/or timing of the work qualify it as a remote area.

*Insurance Required: Worker's comp and minimum state no-fault auto insurance*

Possible activities: Farming operation work such as mowing, plowing, shearing, discing, and mechanical tree planting.

**Heavy equipment work:**

*Insurance Required: General Liability--\$500,000 Single Occurrence, \$500,000 Aggregate. Also worker's comp, and minimum state no-fault auto insurance.*

This includes projects that use heavy equipment with an operator.

Possible activities: Brushland management (shearing, cutting, etc.), prairie/grassland planting or improvement, wetland habitat maintenance, woody cover development, plowing, discing, mechanical tree planting, cutting firebreaks.

**Other work:**

*Insurance Required: General Liability--\$1,500,000 Single Occurrence, \$1,500,000 Aggregate. Also worker's comp, and minimum state no-fault auto insurance.*

Projects that involve engineering or design work, mechanical application of chemicals, prescribed burns, electrical work, etc.

Possible activities: Aerial or mechanical ground application of pesticides, design and/or installation of water control structures or dikes, prescribed burns.

**Workers' Compensation Insurance:**

A. Statutory Compensation Coverage

B. Coverage B – Employer's Liability with limits of not less than:

\$100,000 Bodily Injury by Disease per Employee

\$500,000 Bodily Injury by Disease Aggregate

\$100,000 Bodily Injury by Accident

The Grantee and his subcontractors, if any, must provide Workers' Compensation insurance for all employees, in accordance with the statutory requirements of the State of Minnesota, including Coverage B, Employer's Liability.

Evidence of subcontractor insurance shall be filed with the Contractor.

**Submitting Proof of Insurance**

A copy of the Certificate of Insurance must be submitted to the CPL Grants Program Staff at the address below before the grant agreement is executed. Please be sure to use the exact mailing information for correct delivery. Maintain a copy in your files.

Mail certificates to:

Conservation Grants Coordinator

Division of Fish and Wildlife

500 Lafayette Road, Box 20

St. Paul, MN 55155-4020

Certificates may be submitted electronically to [HEGrants@state.mn.us](mailto:HEGrants@state.mn.us)

Please contact Leslie Tannahill (651-259-5242), with any questions.