

## Addendum 1 Questions and Answers

The following questions, comments, and answers are regarding the requirements listed in Section 10.5 “CONTRACTOR’S REQUIRED INSURANCE COVERAGES”:

1. In Section 10.5.1, this section requires “combined single limit” coverage of \$1,000,000.00. This type of insurance is no longer provided by insurance carriers. Instead, contractors can obtain and provide Commercial General Liability (“CGL”) coverage/policies. We recommend that this section be revised accordingly to required CGL coverage with limits of \$1,000,000 per Occurrence and \$2,000,000 Aggregate.

***We decline to make any changes to the bid documents for this coverage. However, please note that Section 1.12.C. of the Instructions to Bidders states, “The total required limit can be met with any combination of primary and umbrella limits.”***

2. Section 10.5.1. also mentions “owners’ and contractor’ protective liability coverage” as required. This type of coverage is provided under a separate policy for the Owner. This provision should be deleted from 10.5.1 as it is not part of standard CGL coverage. If the Owner still wants this type of coverage, in addition to the contractor’s CGL coverage, a separate section should be added with specific limits for this coverage so that all contractors can price this coverage to be added to their bids.

***We decline to make any changes to the bid documents for this coverage. However, please note that Section 1.12.C. of the Instructions to Bidders states, “The total required limit can be met with any combination of primary and umbrella limits.”***

3. This project has a typical civil site work scope package. Builder’s Risk Coverage, as required in Section 10.5.5, is not seen as being required for civil site projects. We recommend that this Section be deleted. In the event that a particular scope of work is added to the contract via change order that warrant Builders Risk coverage, then the contractor can price and add the cost of Builder’s Risk to their change order pricing.

***Agree to omit, with the understanding that this coverage will be provided at no additional cost if required.***

4. With respect to Section 10.5.6, we would request that a coverage value be added of

\$1,000,000 based upon the civil site work scope contained in this proposal. Also, please confirm that the Owner will accept installation floater type coverage that may be part of the contractor's CGL policy and does not require a separate policy for this coverage.

***Agree to a coverage value of \$1,000,000 and the Owner will accept installation floater type coverage that may be part of the contractor's CGL policy and does not require a separate policy for this coverage.***

5. Errors and Omissions coverage, as required in Section 10.5.7, should be deleted based upon the typical civil site work scope of this project. In the event that work is added by change order that might involve design obligations the cost for this type of coverage can be added to the contractor's change order pricing.

***Agree to omit, with the understanding that this coverage will be provided at no additional cost if required.***

6. Contractors may often carry a combined Professional and Environmental Coverage policy. This type of combined policy is a standard product in the specialty insurance market. With respect to Section 10.5.8, please confirm that this required pollution coverage can be provided by the contractor in combination with its E&O coverage and does not require a stand-alone separate policy.

***Agree that this coverage can be provided by the contractor in combination with its E&O coverage and does not require a stand-alone separate policy.***

7. With respect to the Marine P&I coverage required by Section 10.5.9, this insurance requirement should be deleted as this project is civil site work on land. In event that a marine exposure is added by a change order, then the contractor can add the cost of this coverage to its change order pricing.

***Agree to omit, with the understanding that this coverage will be provided at no additional cost if required.***

8. With respect to Section 10.5.11, the above requested changes need to be made prior to bid time so that all contractors are providing the most competitive prices to the Owner. Making any changes after the bid is awarded only adds confusion at the time of bid without prior clarification.

***Bid date was extended to provide this information to all bidders prior to submitting bids.***