

ACORD 25 (2010/05) CERTIFICATE INSTRUCTIONS – 12/18/12

1. **PRODUCER** - the insurance broker's address information is listed here. (Person who sells, solicits, or negotiates insurance for compensation).
2. **INSURED** – the contractor's address information is listed here. (The person who obtains or is otherwise covered by insurance).
3. **CONTACT** - the individual's business information by which another person, business or entity can use to reach the individual should corrections be required is listed here.
4. **INSURER** – there could be multiple insurance companies listed here that issue a particular insurance policy to an insured.
5. **NAIC #** - The National Association of Insurance Commissioners (NAIC) number is usually a five (5) digit number that is listed here and is assigned to each individual underwriting company. Each Insurer must have NAIC # listed.
6. **GENERAL LIABILITY** - Coverage must be for Comprehensive General Liability, per Occurrence
 - a) A minimum of one million dollars (\$1,000,000) General Liability coverage is required for landside access.
Or
 - b) A minimum of five million dollars (\$5,000,000) General Liability coverage is required for airfield access.
Or
 - c) A combination of General Liability, Automobile Liability, and Umbrella Liability coverage totaling ten million dollars (\$10,000,000) is required for airfield access.
7. **AUTOMOBILE LIABILITY** – Coverage must be for Comprehensive Automobile Liability, per Occurrence
 - a) A minimum of one million dollars (\$1,000,000) for Bodily Injury and Property Damage Coverage with a single combined limit for Automobile Liability coverage is required for landside access.
Or
 - b) A minimum of five million dollars (\$5,000,000) for Bodily Injury and Property Damage Coverage with a single combined limit for Automobile Liability coverage is required for airfield access.
Or

- c) A combination of General Liability, Automobile Liability, and Umbrella Liability coverage totaling ten million dollars (\$10,000,000) is required for airfield access
8. **UMBRELLA LIABILITY** - Coverage must be for Comprehensive Umbrella Liability, per Occurrence. Coverage is only required if extra or additional liability insurance is required to the regular insurance policies listed on the insurance certificate and is most often used to fill in liability insurance gaps for airfield related projects.
- a) A combination of General Liability, Automobile Liability, and Umbrella Liability coverage totaling ten million dollars (\$10,000,000) is required for airfield access.
9. **WORKERS COMPENSATION** –
- a) Enter a Y(es) or N(o) for Workers Compensation and Employers’ Liability member exclusion.
 - b) Workers’ Compensation and Employer’s Liability Insurance shall be provided as required by law or regulation (statutory requirements for the State of Michigan).
 - c) Worker’s Compensation and Employer’s Liability Insurance and Employer’s Liability Insurance shall be provided in the amounts not less than \$500,000 per accident for bodily injury by accident.
 - d) Out-of-state workers – you will need to determine if your State’s workers compensation policy covers the work being performed or if you must obtain workers’ compensation insurance in the other states, please contact the appropriate regulatory agency for coverage or other legal requirements. (State of Michigan Workers’ Compensation Agency, Compliance & Employer Records Division, 7150 Harris Drive, PO Box 30016, Lansing, MI 48909).
10. **EXPIRATION DATE** - Policy must be current and cover at least a one (1) year period.
11. **ADDITIONAL INSURED** - If a blanket endorsement is provided then the words “written agreement” or “permit” must be included. We consider the permit “an agreement” required for work to be performed on Airport property. Also, each endorsement must include the respective policy number.
- a) Additional Insured Endorsements must be provided for both the General and Automobile Liability policies and must include: Wayne County Airport Authority and The County of Wayne as additional insured.
 - b) Cancellation Endorsements must be provided for both the General and Automobile Liability policies and these words must be included: “a 30 days advance notice BEFORE cancellation of any policies described on the insurance certificate will be provided to the Certificate Holder”.

12. DESCRIPTION OF OPERATIONS –

- a) Include the WCAA Construction/Alteration Permit No. “C/A Permit No. XX-XXX and Project Name” for tenant improvement projects only. Please call (734) 247-7526 to acquire a reference number prior to providing the certificate if one has not been provided to you.
- b) If Umbrella Liability coverage is necessary then these words must be included in this section: “Umbrella Liability coverage applies to both the General and Automobile Liability policies.”

13. CERTIFICATE HOLDER –

- a) *For Construction/Alteration Permit or tenant improvement projects, the holder is:*
 - i. The Wayne County Airport
 - ii. *Strategic Planning & Development*
 - iii. L. C. Smith Building – Mezzanine
 - iv. Detroit, MI 48242
- b) Or
- c) *For Capital Improvement projects under contract, the holder is:*
 - i. The Wayne County Airport
 - ii. *Procurement Division*
 - iii. L. C. Smith Building – Mezzanine
 - iv. Detroit, MI 48242
- d) Or
- e) *For Vehicle Permit for airfield access, the holder is:*
 - i. The Wayne County Airport
 - ii. *Security Division*
 - iii. North Terminal
 - iv. Detroit, MI 48242