



**WAYNE COUNTY AIRPORT AUTHORITY**  
**INSURANCE REQUIREMENTS FOR VEHICLE ACCESS TO THE**  
**AIRFIELD OPERATIONS AREA (AOA)**

The Wayne County Airport Authority (Authority) will require specific insurance requirements for vehicles accessing the Air Operations Area (AOA). **All required insurance must be stated on an Acord Certificate (Form 25)** effective September 2010. The Authority also reserves the right to request a copy of the policy of insurance or any endorsements to verify insurance. The Certificate of Insurance must be submitted for approval to:

Airport Security Credentials Office  
North Terminal, Room 229  
601 Rogell Drive  
Detroit, MI 48242  
Email: [Security.credentials@wcaa.us](mailto:Security.credentials@wcaa.us)  
Phone: 734-942.3606  
Fax: 734-942-3815

**Access to the AOA will be denied without the required insurance.**

**REQUIRED INSURANCE:**

1. **COMMERCIAL GENERAL LIABILITY:** Commercial General Liability insurance for Bodily Injury and Property Damage coverage with a combined single limit of not less than Five Million Dollars (\$5,000,000) per occurrence. The policy must be written on an occurrence basis (not on a claims made basis). The expiration date must be current and cover at least a one year period.

If you are a subcontractor and the general or prime contractor is providing your commercial general liability insurance, the Certificate of Insurance for the general or prime contractor must state that the subcontractor is an additional insured.

2. **AUTOMOBILE LIABILITY:** Automobile Liability insurance for Bodily Injury and Property Damage with a combined single limit of Five Million Dollars (\$5,000,000) per occurrence. The policy must be written on an occurrence basis and state if the coverage includes “any auto, all owned autos, scheduled autos, hired autos or non-owned autos”. ). The expiration date must be current and cover at least a one year period.

General or prime contractors **cannot** provide automobile liability insurance for subcontractors.

3. Umbrella (Excess) Liability insurance may be added to the primary general and/or automobile liability insurance to satisfy the Five Million Dollar (\$5,000,000) insurance requirement. The umbrella liability insurance must be on an occurrence basis and evidence that it provides insurance to the general and automobile liability insurance.
4. **WORKERS' COMPENSATION/EMPLOYERS LIABILITY:** Employers with more than three (3) employees are required by the State of Michigan to provide workers' compensation insurance. **If the insurance excludes partners, proprietors, executive officers and/or owners, they will be denied access to the AOA and are not to perform any work on the job site.**

Workers' Compensation Statutory limits with a minimum of Five Hundred Thousand Dollars (\$500,000) Employers Liability each accident. The expiration date must be current and cover at least a one year period.

- 5.. The Certificate of Insurance must state that the **Wayne County Airport Authority and the County of Wayne** are included as an additional insured on the general liability and the automobile liability policies. The Authority reserves the right to request copies of the policy and its endorsements for verification of the additional insured requirement.
6. **CERTIFICATE HOLDER:** The Wayne County Airport Authority must be identified as the Certificate Holder on the Acord 25 Certificate of Insurance form and stated as:  
Wayne County Airport Authority  
Detroit Metropolitan Airport  
L.C. Smith Building  
Detroit, MI 48242
7. **CANCELLATION:** The Acord 25 Form states: Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. The Authority will also require that the contract holder providing work/services on the AOA must provide 30 day notice to the Authority of cancellation of any insurance while performing work/services on the AOA.

Failure to provide evidence of insurance and/or notice of cancellation of insurance will result in denial of access to the AOA.