Business Auto Liability Insurance

Prior to the commencement of the work, the contractor/vendor shall obtain and maintain throughout the life of the work, Business Auto Liability Insurance coverage with an insurer carrying a minimum AM Best rating of at least A-VII and utilizing the latest filed Insurance Services Office (ISO) occurrence form.

As a minimum the Business Auto Liability policy described above shall include policy limits of:

$1,000,000 for Property Damage (if not combined in single limit)

In addition the coverage shall:

Include a waiver of subrogation, thereby waiving rights of subrogation against Metra and any additional insureds.

Be primary and non-contributory.

Include “any “auto (i.e. all autos owned by the contractor/vendor as well as hired and non-owned autos used by the contractor/vendor and autos used by the contractor/vendors’ employees while on Metra property).

All deductibles applicable to the insurance coverage shall be borne by the contractor/vendor. (SIR programs are prohibited, absent prior approval by Metra’s Risk Management Department).

Name the following additional insured’s: The Commuter Rail Division of the Regional Transportation Authority, a division of an Illinois municipal corporation, and its affiliated separate public corporation known as the Northeast Illinois Regional Commuter Railroad Corporation, both operating under the service mark Metra as now exists or may hereafter be constituted or acquired, and the Regional Transportation Authority, an Illinois municipal corporation.

If work is to be done on property owned by other railroads, other railroads may be required to be included in the additional insured language.

MCS 90 endorsement required when transporting hazardous materials.

Contractor/Vendor should understand that a personal auto liability policy is not a sufficient substitute for Business Auto Liability Insurance.

All subcontractors retained or hired for the work shall be required to maintain the same coverage’s, limits and term equivalent to those required of the prime contractor.
Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Contractor/Vendor will immediately notify Metra of the cancellation, non-renewal, material change or reduction in coverage of any required insurance policy. Such notice shall be sent certified mail to Metra, care of Director of Risk Management, 547 W. Jackson Blvd., Suite 1500, Chicago, IL. 60661.

Contractor/Vendor must submit a Certificate of Insurance to Metra documenting coverage's, limits, terms and conditions outlined above and such Certificate of Insurance must be approved by Metra prior to the commencement of the work. The Certificate of Insurance should be accompanied by proper endorsements.

In no event, shall the failure of Metra to receive certificates of insurance required hereunder, or to receive them by the date(s) required hereunder, be construed as a waiver of the contractor/vendor's obligation to obtain the required insurance coverage's. Failure by Metra to demand any certificate of insurance or other evidence of full compliance with the insurance requirements set forth herein, or failure by Metra to identify a deficiency in the evidence provided, shall not be construed as a waiver of the obligation to procure or maintain the insurance required hereafter. The acceptance of delivery by Metra of any certificate of insurance does not constitute approval or agreement that the insurance requirements have been met or that the insurance policies identified in the certifications of insurance are in compliance with such requirements.