

Railroad Protective 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 Railroad Protective Liability Insurance policy described above shall include policy limits of:

\$2,000,000 for bodily injury and property damage per occurrence

\$6,000,000 aggregate

or depending on scope of the work and/or location:

\$5,000,000 for bodily injury and property damage per occurrence

\$10,000,000 aggregate

In the event that the contractor is included in Metra's Blanket Railroad Protective Program, the contractor must carry the same limits in its general liability/umbrella policies as Metra carries in its railroad protective and not exclude any construction and/or demolition work performed within 50 feet of railroad track. Commercial General Liability policies, including excess/umbrella, must contain contractual language covering construction and/or demolition being performed on or near railroad property and include the following endorsement: Contractual Liability Railroads ISO Form CG 24 17 70 14 (or a substitute from providing equivalent coverage. Also, comply with Metra's General Liability/Umbrella insurance requirements.

Coverage shall:

All deductibles applicable to the insurance coverage shall be borne by the contractor/vendor. The certificate of insurance shall clearly state how defense costs (also known as "allocated loss adjustment expenses") shall apply in terms of the deductible and the insurance limits. (SIR programs are prohibited, unless approved by Metra's Risk Management Department.

The policy shall be in Metra's name with our full Named Insured language as follows:

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 Rail both operating under the service mark Metra as now exists or may hereafter be constituted or acquired, and the Regional Transportation Authority, and 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.

All subcontractors retained or hired for the work shall be required to maintain 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 met or that the insurance policies identified in the certificates of insurance are in compliance with such requirements.