## **Certificate of Liability Insurance**

A certificate of insurance must be on file with the Land and Minerals Department before any work is commenced. A certificate of insurance is a document issued by or on behalf of an insurance company to a third party who has not contracted with the insurer to purchase an insurance policy. The certificate must be signed by an authorized insurance representative as it verifies to the Certificate Holder what insurance policy and coverages are in place at the time the certificate is issued.

St. Louis County must be named as a certificate holder (the Certificate Holder is the agency requesting proof of a certain type of insurance) on the general liability insurance (see Illustration 1).

#### The certificate should be sent to:

St. Louis County Land and Minerals Department Government Services Center 320 W 2nd St, Ste 302 Duluth, MN 55802 (Fax) 218-726-2600

### **General Liability Insurance**

- a) \$300,000 when the claim is one for death by wrongful act or omission and \$500,000 to any claimant in any other case
- b) TIMBER AND GRAVEL ONLY \$1,000,000 any number of claims arising out of a single occurrence. Everything else \$1,500,000 any number of claims arising out of a single occurrence
- c) No Less Than \$2,000,000 Aggregate coverage.

Policy shall include at least premises, operations, completed operations, independent contractors and subcontractors, and contractual liability and environmental liability.

Note: St. Louis County shall be named as an Additional Insured on a primary and noncontributory basis.

#### **Business Automobile Liability Insurance**

- a) \$500,000 for claims for wrongful death and each claimant for other claims.
- b) \$1,500,000 each occurrence.
- c) Must cover owned, non-owned and hired vehicles.

OP ID: 4J

ACORE

### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DOMYYY) 02/09/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(les) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, cartain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in fleu of such endorsement(s). CONTACT Heldi Nessa 218-628-1878 PRODUCES Solutions insurance Agencies TJB Agencies, LLC Duluth 215 N Central Avenue, Suite 5 Duluth, MN 55807 Heidi Nessa FAX Naj: 218-628-3515 PHONE (AJC, No. Est): 218-628-1878 ADDALESS: INSURER(S) AFFORDING COVERAGE NAIC S INSURER A : West Bend Mutual Insurance Co 15350 INSURED Paul Bunyan INSURER 8 Blue Ox Harvesting, Inc. INSURER C 1234 Evergreen Drive Northwoods, MN 12345 MSURER D INSURER E INSURER F : REVISION NUMBER: COVERAGES CERTIFICATE NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS POLICY EFF POLICY EXP LTE ADOL SUBR POLICY NUMBER TYPE OF INSURANCE 1,000,000 X COMMERCIAL GENERAL LIABILITY EACH OCCURRENCE DAMAGE TO RENTED PREMISES (EN DOCUMORI) 200,000 CLAIMS-MADE X OCCUR PCO1395552-05 03/31/2017 03/31/2018 10,000 MED EXP (Any one person) 1,000,000 voluntary PD \$2.5 PERSONAL & ADV INJURY 2,000,000 GENERAL AGGREGATE GEN'L AGGREGATE LIMIT APPLIES PER: 2,000,000 POLICY PRODUCTS - COMPIOP AGG COMBINED SINGLE LIMIT (En accident) 1,000,000 AUTOMOBILE LIABILITY 03/31/2017 03/31/2018 X ANY AUTO BCO1395652-05 **BODILY INJURY (Per person)** OWNED AUTOS ONLY SCHEDULED AUTOS BODILY INJURY (Per accident PROPERTY DAMAGE (Per accident) MONGYMED HIRED ONLY 1,000,000 AX X OCCUR UMBRELLA LIAB EACH OCCURRENCE 1,000,000 03/31/2017 03/31/2018 BCO1395552-05 EXCESS LIAB CLASHS-MADE AGGREGATE DED X RETENTIONS WORKERS COMPENSATION AND EMPLOYERS' LIABILITY STATUTE 100,000 03/31/2017 03/31/2018 WCO1398554-04 ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ALEMBER EXCLUDED? (Mandatory in MH) E L. EACH ACCIDENT 100,000 E L DISEASE - EA EMPLOYEE if yes, describe under DESCRIPTION OF OPERATIONS below Equipment Floater 500,000 E L DISEASE - POLICY LIMIT 03/31/2017 03/31/2018 BCO1395552-05 OBSCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Fluments Schedule, may be attached if more space is required)
SE LOUIS City is listed as an additional insured under the GL policy. CANCELLATION CERTIFICATE HOLDER **CTYSTLO** SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE St. Louis County Land and Minerals Dept THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. **Government Services Center** 

ACORD 25 (2016/03)

320 W. 2nd St, Ste 302

Duluth, MN 55802

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AUTHORIZED REPRESENTATIVE

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# Resolution of the

# **Board of County Commissioners**

St. Louis County, Minnesota Adopted on: September 25, 2012 Resolution No. 12-515 Offered by Commissioner: Sweeney

# Reduced Tort Liability Requirements for Timber Sale and Aggregate Contracts

WHEREAS, Minn. Stat. § 466.04 establishes the maximum tort liability for municipalities on claims arising on or after January 1, 2009, at \$500,000 per individual claim and \$1.5 million per occurrence for any number of claims arising out of a single occurrence on or after July 1, 2009; and

WHEREAS, the St. Louis County Board has determined that it is in the best interest of the county to establish a policy with respect to tort liability insurance requirements for timber sales and aggregate contractors; and

WHEREAS, the County Board feels it is necessary to provide adequate opportunity so that representatives of the Minnesota timber industry contractors may petition the state legislature for relief from the maximum tort liability insurance requirements.

NOW, THEREFORE, BE IT RESOLVED, that the St. Louis County Board establishes that all timber sale and aggregate contracts requiring tort liability insurance shall include proof of insurance in the amount currently purchased by the contractor but not less than \$300,000 per individual claim and \$1 million for any number of claims arising out of a single occurrence, effective immediately.

RESOLVED FURTHER, that this tort liability insurance requirement shall be the policy of the St. Louis County Board until such time as representatives of the Minnesota timber industry contractors are successful in receiving relief from the state legislature from the maximum tort liability insurance requirements established in Minn. Stat. § 466.04.

Commissioner Sweeney moved the adoption of the Resolution and it was declared adopted upon the following vote: Yeas - Commissioners Jewell, O'Neil, Dahlberg, Forsman, Sweeney, Raukar, and Chair Nelson - 7 Nays - None

STATE OF MINNESOTA
Office of County Auditor, ss.
County of St. Louis

I, DONALD DICKLICH, Auditor of the County of St. Louis, do hereby certify that I have compared the foregoing with the original resolution filed in my office on the 25th day of September, A.D. 2012, and that this is a true and correct copy.

WITNESS MY HAND AND SEAL OF OFFICE at Duluth, Minnesota, this 25th day of September, A.D., 2012

DONALD DICKLICH, COUNTY AUDITOR