

## 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.





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

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**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

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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 25<sup>th</sup> 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 25<sup>th</sup> day of September, A.D. 2012

DONALD DICKLICH, COUNTY AUDITOR

By

Deputy Auditor/Clerk of the County Board