

CONSTRUCTION PROCEDURES HANDBOOK

SECTION III	SUBSECTION D	DATE
CONSTRUCTION START UP	INSURANCE CERTIFICATE DC-175	06/01/2016

A standard insurance certificate [Form DC-175](#) N.J.D.O.T. INSURANCE CERTIFICATE is used to document compliance with Subsection 152 of the 2007 Specifications. A DC-175 is the only acceptable certificate for insurance coverage and is required on every Contract.

The Contractor is to submit an original and one (1) copy of the completed DC-175 to the RE. The RE keeps the original and provides one (1) copy of the DC-175 to the Regional Construction Engineer. In addition to the DC-175, the Contractor is required to provide the RE one (1) copy of the declaration pages for each policy.

The RE is to review the DC-175 as follows:

1. Check at the NJ Department of Banking and Insurance website: <http://www.nj.gov/dobi/data/inscomp.htm>, to see if the insurance provider is licensed to provide insurance in NJ.
2. Check to see if the insurance provider has an A.M best rating of A- or better with a Financial Size Category of VII or better. This information is provided at the following website: <http://ambest.com/>.
3. Check that the coverage limits match or exceed the requirements specified for each policy in the specifications.
4. If the Contractor is a joint venture, it may provide evidence of insurance as the joint venture, however if the joint venture's insurance policy does not indicate Comprehensive Automobile Liability Insurance coverage for owned vehicles then each member of the joint venture must provide proof of insurance for Comprehensive Automobile Liability Insurance coverage for their owned vehicles meeting the minimum liability limits required in the Contract.

After the RE confirms the above, the RE will sign and write "APPROVED" at the top of the DC-175 and provide copies of the approved DC-175 to the RCE and the Manager of Construction Management.

Policy renewals or changes to the coverages are to be submitted by the Contractor to the RE on a revised DC-175.