

### **Commercial General Liability Insurance**

Commercial general liability insurance shall contain broad contractual liability with a combined single limit of a minimum of \$1,000,000 for each occurrence and an aggregate limit of at least \$2,000,000, but in no event less than the amount otherwise carried by the Shipper. Coverage must include coverage for, but not limited to, the following:

- \*Bodily injury and property damage
- \*Personal injury and advertising injury
- \*Fire legal liability
- \*Products and completed operations.

### **Business Automobile Insurance**

Business automobile insurance shall contain a combined single limit of at least \$1,000,000 per occurrence, and include coverage for, but not limited to the following:

- \*Bodily injury and property damage
- \*All equipment owned, used, or hired.

### **Workers Compensation and Employers Liability Insurance**

Workers Compensation and Employers insurance including coverage for, but not limited to:

- \*Shipper's statutory liability under the workers' compensation laws of the state(s) in which the work is to be performed. If optional under State law, the insurance must cover all employees.
- \*Employers' Liability (Part B) with limits of at least \$500,000 each accident, \$500,000 by disease policy limit, and \$500,000 by disease for each employee.

### **Additional Provisions**

For the Commercial General Liability, Business Automobile Insurance, and Workers Compensation and Employers Liability Insurance, the policies shall also contain the following endorsements or language, which shall be indicated on the certificate of insurance:

- \* Waiver of subrogation in favor of and acceptable to BNSF
- \* Additional insured endorsement in favor of and acceptable to BNSF
- \* Separation of insured
- \* The policy shall be primary and non-contributing with respect to any insurance carried by BNSF.