



**Town of Newbury**  
Board of Selectmen  
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## **TOWN OF NEWBURY**

### **INSURANCE POLICY**

#### **USE OF TOWN OWNED PROPERTY**

The Town of Newbury, by and through its Board of Selectmen, in order to attempt to limit exposure to unnecessary liability for the Town and take appropriate steps to assure ongoing fiscally sound decisions while still encouraging groups and citizens to enjoy the facilities and property of the Town, does hereby adopt the following Insurance Policy for Town owned property.

It shall be the policy of the Town to require any organized group or users of Town owned property to provide to the town the following certificates of insurance setting forth the coverages listed below and which certificates name the Town as an Additional Insured:

- 1) General Liability of at least \$1,000,000 Bodily Injury and Property Damage Liability, Combined Single Limit with a \$2,000,000 Annual Aggregate Limit. The Municipality should be named as an "Additional Insured".
- 2) Automobile Liability (If applicable for any automobile operating exposure) of at least \$1,000,000 Bodily Injury and Property Damage per accident. The Town should be named as an "Additional Insured".
- 3) Workers' Compensation Insurance as required by law. Include Employers Liability Part B
- 4) Umbrella Liability of at least \$2,000,000/ occurrence, \$2,000,000/aggregate. The Municipality should be named as an "Additional Insured".