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".

Approved and adopted by the Newbury Board of Selectmen, January 23, 2018