



Iowa Interstate Railroad, LLC.

203 2nd Street SE, Suite 500, Cedar Rapids, Iowa 52401

IAIS External Insurance Requirements

Updated: 10-8-2024

Listed below are typical Insurance requirements when performing work on Iowa Interstate Railroad LLC.'s (IAIS) property. IAIS reserves the right to modify these requirements at any time. Insurance certificates shall include the assigned IAIS project number.

Contractor shall procure insurance as follows:

1. **Statutory Workers Compensation and Employer's Liability Insurance.**
2. **General public liability insurance**
 - a. **Utilities:** limits of not less than \$500,000 for injury or death of a single person, or not less than \$1,000,000 for any one accident, and not less than \$250,000 per accident for property damage.
 - b. **Roadway Construction:** limits of not less than \$2,000,000 for injury or death of a single person, or not less than \$4,000,000 for any one accident, and not less than \$250,000 per accident for property damage.
 - c. **Bridge Construction:** limits of not less than \$4,000,000 for injury or death of a single person, or not less than \$8,000,000 for any one accident, and not less than \$250,000 per accident for property damage.
3. **Comprehensive Automobile Liability** with limits of not less than \$500,000 for injury or death of a single person, or not less than \$1,000,000 for any one accident, and not less than \$250,000 for property damage.
4. **Excess liability coverage** with limits of not less than \$5,000,000
5. **The policy shall name the IAIS as additional insured.** It also shall not contain any exclusions related to the following:
 - a. Doing business on, near, or adjacent to railroad facilities.
 - b. Loss or damage resulting from surface, subsurface pollution contamination or seepage, or handling, treatment, disposal, or dumping of waste materials or substances.

The above policies shall contain a waiver of the right of subrogation.

6. **Railroad protective liability insurance** with per occurrence and aggregate limits as shown in the table below. The policy shall name Iowa Interstate Railroad, LLC as the insured.
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Railroad Protective Insurance Requirements

	Per Occurrence	Aggregate
Utility Crossings	\$4,000,000	\$6,000,000
Highway Construction	\$4,000,000	\$6,000,000
Overhead Highway Construction	\$5,000,000	\$10,000,000
Adjacent Commercial Construction	\$5,000,000	\$10,000,000

Before commencing work, Contractor shall submit to IAIS a certificate of insurance evidencing the foregoing coverage and a certified, true, and complete copy of the policy or policies. The policies shall provide for no less than 30 calendar days prior written notice to IAIS of cancellation of or any material change in, the policies.