

December 12, 2020

QUESTIONS AND ANSWERS

SET #3

TO : All Prospective Bidders
FROM : Cathy Clegg, Construction Contracts Administrator
SUBJECT : Set #3 - Contract C20011 – Restroom Renovations at Chaboya Building A

Q28. We've been informed by our insurer that it is not feasible in today's market to issue a \$2M dollar single limit policy for GL. Will our \$5M GL umbrella suffice for this coverage? It is the same for our auto policy.

A28. VTA Contractors are not required to provide primary GL or Auto policies with a limit of \$2M. VTA will accept a combination of a \$1M General Liability and a \$1M Commercial Auto policy with an Umbrella policy of at least \$4M as satisfying the \$5M limit requirements, provided that:

- 1. The Umbrella policy's limits are unimpaired (with at least \$4M of coverage still available)*
- 2. The GL and Auto policies' aggregate limits (if they have them) are not impaired.*
- 3. The Umbrella policy, GL policy, and Auto policy have the same inception and exception dates*
- 4. The Umbrella policy has scheduled the GL and Auto policies as underlying insurances.*

If you have any questions, please do not hesitate to email me at cathy.clegg@vta.org.

Sincerely,



Cathy Clegg
Construction Contracts Administrator