

<b>Title:</b> <b>INSURANCE REQUIREMENTS</b>		<b>Contents:</b> <b>P-1400</b>
		<b>Submitted By:</b> <b>Purchasing Division</b>
		<b>Approved By:</b> <b>Purchasing Agent</b>
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## **Policy**

Before a contractor/vendor is issued a contract or purchase order to provide services to the County, the contractor/vendor must provide acceptable evidence of insurance coverage for the protection of the County. The contractor must also agree to their status as an independent contractor and agree to the County's indemnification requirements.

## **Procedure**

1. Departments when contracting for services should let the bidders know that insurance coverage is part of the bid requirements and must be furnished before a contract or a purchase order may be issued.
2. Insurance coverage is required on all service contracts and absolutely essential when a contractor/vendor comes on County premises to perform services.
3. At a minimum, Public Liability, Property Damage and Workman's Compensation insurance are required.
4. Other types of insurance required may include coverage for auto liability, professional liability, crime, and malpractice. Department to determine the additional type and coverage of insurance required.
5. The County Risk Manager has identified three levels of risk:
  - High Risk
  - Moderate Risk
  - Low Risk

Note: All companies providing services for the County shall have liability coverage.

6. Department must obtain and contractor/vendor must provide a Certificate of Insurance evidencing adequate insurance coverage. Such certificate shall name the County (certificate holder) as additional insured.
7. Insurance coverage must be in effect for the duration of services being performed. A minimum of 30 days advance written **notice** must be provided to County of any modification to or cancellation of the policy.
8. The County Risk Manager provides the recommended levels of insurance for specific requirements of the project for each department. Department shall review the Insurance Manual for Service Agreements available as a component of the Contracting Manual or through the CAO, Risk Management Division.
9. Any questions or issues not covered herein can be directed to the County Risk Manager at the Chief Administration Office.