

Contracting Liability Standards 2016

These required standards transfer the risks away from the county to the provider of services

The standard insurance requirements are to be included in the contract language. Exceptions must be requested and approved by the County HR Director (Risk Manager) in advance in writing.

If an exception is approved by the HR Director, the contract language shall reflect the approved change.

Contract Type	Ohio Workers' Comp certificate	Commercial General Liability~		Umbrella or Excess** \$2 mill over and above GL Certificate must name Board of Co Comms & Dept as additional insured	*Professional/Malpractice Errors & Omissions \$1 million per incident minimum Required for licensed professionals	~~Cyber Liability \$1 million Required for all vendors who have access to our computer systems	Sexual abuse or molestation \$1 million per occurrence	Auto Liability owned/non-owned, hired if any driving is part of the contract \$1 million Request a certificate naming Board of Co Comms & Dept. as additional insured for commercial auto	Board of County Commissioners & office recving services named additional insured on ins cert for general liability, umbrella, and request for commercial auto
		\$1 mill per occurrence Certificate must name Board of Co Comms & Dept as additional insured	\$2 mill annual aggregate Certificate must name Board of Co Comms & Dept as additional insured						
Construction <i>Building Trades</i>	Required	Required	Required	Required		Possibly		Required	Required
Consulting <i>On-site (i.e. training, etc.)</i>	Required	Required	Required	Required	Required if licensed professional providing services	Possibly		Required	Required
Consulting <i>Grant writing</i>	Required	Required	Required		Required if licensed professional providing services	Possibly		Required	Required
Childrens Services <i>any services or contract that includes contact w/minors</i>	Required	Required	Required	Required	Required if licensed professional providing services	Possibly	Required	Required	Required
County Entity	If the agreement is with a Clark County entity that is covered by CORSA, proof of insurance is not required; however, the contract should include language that the entity providing services will pay the deductible should there be a claim								
Lease of County Owned Property to non-county entity	Required	Required	Required	Required		Possibly		Required	Required
Lease of Equipment from outside entity to county	When we are leasing a vehicle, copier or other equipment that will be used in our facilities, the provider of the equipment will require proof of our insurance coverage, call 521-2008 for assistance.								
Professional Services <i>Architectural, Engineering, Legal, Insurance, etc.</i>	Required	Required	Required	Required	Required	Possibly		Required	Required
Self Employed <i>Small contract/various services</i>	Letter of exemption	Required	Required		Required if licensed professional providing services	Possibly	Required if contract includes contact with minors	\$300k comb single limit or 100k per person & \$300k per acc/bodily injury & 100k per acc/prop dmg	Required
Service Contract for leased or owned equipment on-site	Required	Required	Required	Required		Possibly		Required	Required
Service Provider <i>Utilities, telephone services, etc.</i>	Generally insurance will be dictated by the service provider, particularly when there are no other options for services								

* Examples of Professions with E&O coverage include:

- Architect
- Accountant (CPA)
- Attorney
- Counselor/Therapist
- Engineer
- Information Technology Professional
- Insurance Agent
- Nurse
- Physical Therapist
- Physician
- Psychiatrist
- Social Worker
- Surveyor
- Any licensed professional (except construction related trades)

~ General liability covers the damage or results of mistakes of a vendor

* Professional liability covers the errors and omissions by the professional

** If unable to secure umbrella/excess the provider can bump up General liability to \$3 million per occurrence/\$4 million annual aggregate and Auto to \$3 million

~~ In contract language remove any limitation clause OR negotiate limit to amount of insurance (not x number of months of contract amount)