

HENDRICKS COUNTY SURVEYOR'S OFFICE CONTRACTOR GUIDE TO INSURANCE REQUIREMENTS

CERTIFICATE OF LIABILITY INSURANCE	
PRODUCER	THIS CERTIFICATE IS: ONLY AND CONFERS A HOLDER. THIS CERTIFIC ALTER THE COVERAGE
	INSURERS
	INSURER A:
INSURED	INSURER B:

Hendricks County Surveyor's Office requires insurance coverage from its Contractors. Specific insurance requirements for each type of contract can be found in the County's Insurance Requirements Matrix. Certificates of Insurance are required for all contractors. The Contractor shall not commence work until all insurance required therein is obtained and approved by the Surveyor's Office. Nor shall the contractor allow any subcontractor to commence work until all similar insurance required of the subcontractor has so been obtained. **NOTE: "HENDRICKS COUNTY MUST BE LISTED AS ADDITIONAL INSURED ON ALL INSURANCE CERTIFICATES."**

Examples of the types of insurance that are typically required include:

- worker's compensation and disability insurance required by state legislation;
- employer's liability;
- personal accident;
- general third-party liability;
- professional liability; and
- Automobile liabilities.

In all instances in which contractor personnel enter County property to repair, install, service, construct, consult, etc., the County requires a certificate of insurance verifying coverage per County insurance requirements.

HENDRICKS COUNTY'S INSURANCE REQUIREMENTS:

GENERAL LIABILITY: Prior to commencing work, the CONTRACTOR or CONSULTANT shall, at its/his/her own cost and expense, procure and maintain insurance to cover his/her/its work, services, employees, agents and servants under the terms of the contract or purchase order which shall include, but not be limited to the coverage that is selected on the attached matrix. Insurance must be obtained from insurance companies licensed in the State of Indiana, carrying a Best's financial rating of A or better. Upon failure to furnish, deliver and maintain such insurance, the agreement, contract award or purchase order may be declared suspended, discontinued or terminated or canceled. If at any time any of the policies required herein shall be or become unsatisfactory to the County, as to form or substance, or if a company issuing any such policy shall be or become unsatisfactory to the County, the CONTRACTOR OR CONSULTANT shall upon notice to that effect from the County, promptly obtain a new policy and submit same with a certificate for approval by the County.

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COVERAGES – (SEE ATTACHED MATRIX)

A Certificate of Insurance will confirm that the required policies have been issued to the named insured; for the policy period indicated. The Certificate is to be provided to the Hendricks County Surveyor's Office within five (5) business days of notice of contract award (unless already on file). Please NOTE: the Certificate of Insurance must be updated to give the County immediate notice of the following:

1. Dilution of the limits of insurance shown on the Certificate of Insurance by more than 20% as a result of the payment of claims or expenses;
2. The downgrading of any insurer listed on the Certificate of Insurance by AM Best to less than an "A" rating;
3. The receipt, from any listed insurer, of a notice of cancellation before the expiration date thereof or non-renewal will be delivered in accordance with the policy provisions;
4. The receipt, from any listed insurer, of any failure of the named insured to comply with an insurance policy term or condition.

All Certificates of Insurance must be updated at least annually to remain valid.

The Certificate of Insurance shall contain a Description of Operations and include any exclusions or special provisions added by endorsement that in any way restrict coverage.

WORKERS COMPENSATION REQUIREMENTS UNDER WORKERS' COMPENSATION LAW: The Contractor shall procure, pay for, and maintain during the entire term of the contract such insurance as will protect both the owner and the vendor from claims under worker's compensation acts and amendments thereto and from any other claims for property damage and for personal injury including death, which may arise from operations under this contract, whether such operations by the Vendor or by any other party directly or indirectly employed by the Vendor. Vendors shall provide copies of the required certificate to the Hendricks County Surveyor's Office within five (5) business days of notice of contract award (unless already on file).

To comply with coverage provisions of the Workers' Compensation Law ("WCL"), businesses must:

- A. Be legally exempt from obtaining workers' compensation insurance coverage; or
- B. Obtain such coverage from insurance carriers; or
- C. Be a Board-approved self-insured employer or participate in an authorized group self-insurance plan.

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- **Self-Insured Form** – Certificate of Worker's Compensation Self-Insurance or Certificate of Participation in Worker's Compensation Group Self-Insurance). Upon obtaining a permit, license or contract from a government agency. Board-approved self-insurers must obtain this form from Board's Self-Insurance Office.
- **Exempt Form** – Certificate of Attestation of Exemption From Indiana Worker's Compensation Insurance, Applicants for permits, licenses or contracts from State, county or municipal agencies in the State of Indiana that are not required to carry workers' compensation and/or disability benefits insurance coverage. These exemption forms can ONLY be used to attest to a government entity that an applicant requesting a permit, license or contract from that government entity is not required to carry workers' compensation and/or disability benefits insurance.

The Contractor will send the appropriate forms to the Hendricks County Surveyors Office within five (5) business days of notification of contract award. All correspondence shall contain the Solicitation Number and Title.

DISABILITY BENEFITS REQUIREMENTS UNDER WORKERS' COMPENSATION LAW:

To comply with coverage provisions of the WCL regarding disability benefits, businesses may:

- A. Be legally exempt from obtaining disability benefits insurance coverage; or
- B. Obtain such coverage from insurance carriers; or
- C. Be a Board-approved self-insured employer.

The Contractor must prove that they are in compliance with the Workers Compensation Law (WCL) by providing ONE of the following forms indicating that they are:

- **Insured Form** – Certificate of Disability Benefits Insurance (the businesses insurance carrier will send this form to the County upon request.
- **Self-Insured Form** – Certificate of Disability Benefits Self-Insurance.
- **Exempt Form** – Certificate of Attestation of Exemption from Indiana's Worker's Compensation and/or Disability Benefits Coverage.

The Contractor will send the appropriate forms to the Hendricks County Surveyor's within five (5) business days of notification of contract award (unless already on file). All correspondence shall contain the Solicitation Number and Title.

COMMERCIAL GENERAL LIABILITY INSURANCE with a minimum limit of liability per occurrence of \$1,000,000/\$2,000,000 aggregate for bodily injury and \$100,000 for property damage or a combined single limit of \$1,000,000. This insurance shall include the following coverages:

- (i) Premises - Operations.
- (ii) Broad Form Contractual.
- (iii) Independent Contractor and Sub-Contractor.
- (iv) Products and Completed Operations.

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AUTOMOBILE LIABILITY INSURANCE with a minimum limit of liability per occurrence of \$1,000,000 for bodily injury and a minimum limit of \$100,000 per occurrence for property damage or a combined single limit of \$1,000,000 unless otherwise indicated in the contract specifications. This insurance shall include for bodily injury and property damage the following coverages:

- (i) Owned automobiles.
- (ii) Hired automobiles.
- (iii) Non-owned automobiles.

PROFESSIONAL LIABILITY The Consultant shall provide proof of such insurance. (Limits of \$1,000,000 per occurrence/\$3,000,000 aggregate).

All policies of the Contractor or Consultant shall be endorsed to contain the following clauses:

(a) Insurers shall have no right to recovery or subrogation against Hendricks County (including its employees and other agents and agencies), it being the intention of the parties that the insurance policies so affected shall protect both parties and be primary coverage for any and all losses covered by the above-described insurance.

All contractual insurance requirements in any contract between the Contractor or Consultant and the County shall contain the following clauses:

(a) The insurance companies issuing the policy or policies shall have no recourse against the County (including its agents and agencies as aforesaid) for payment of any premiums or for assessments under any form of policy.

(b) Any and all deductibles in the above described insurance policies shall be assumed by and be for the account of, and at the sole risk of, the Contractor or Consultant.

SEE APPENDIX A FOR INSURANCE COVERAGE MATRIX

APPENDIX A

HENDRICKS COUNTY SURVEYOR'S OFFICE CONTRACTOR GUIDE TO INSURANCE REQUIREMENTS

	VENDOR CLASSIFICATION CHECK APPROPRIATE BOX	Landscaping and Vegetation Control (including mowing & spraying) <input type="checkbox"/>	Wild Animal trapping services <input type="checkbox"/>	Regulated Drain Maintenance/Repair <input type="checkbox"/>	Consultant Services <input type="checkbox"/>	Licensed Professional Consultant Services – Legal, Surveyors, Engineers <input type="checkbox"/>	Capital (New) Construction Projects <input type="checkbox"/>
	Type of Insurance						
A	Commercial General Liability (CGL) Each Occurrence						(1)
	General Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	Personal & Adv Injury	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	Med. Expense Any One Person	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
	Damage to Rented Premises	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
	General Aggregate	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
	Products-Comp / Op Aggregate	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
B	Auto Liability – Incl BI and PD (AL)	(2)	(2)	(2)	(2)	(2)	(2)
	Combined Single Limit per accident						
	Any Auto	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	Or						
	All Owned	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	All Hired	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	All Non-Owned	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
C	Excess / Umbrella Liability						
	Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
	Aggregate	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
D	Workers Compensation and Employers Liability	(3)	(3)	(3)	(3)	(3)	(3)
	Each Employee	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
	Each Accident	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
E	Disability Benefits	(3)	(3)	(3)	(3)	(3)	(3)
	Each Employee	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
F	Other-Professional Liability or errors and Omissions or Malpractice				(4)	(4)	
	Per Claim				\$1,000,000	\$1,000,000	\$5,000,000
Opt	Owners and Contractors Protection						
	Each Occurrence						\$1,000,000
	Aggregate						\$2,000,000
*	All Other Insurance as Required by Law						
	Hendricks County to be named as Additional Insured on these coverage's						

HENDRICKS COUNTY MUST BE LISTED AS ALSO INSURED IN AREAS: A, B, C, D, AND F.

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- (1) The per occurrence and Aggregate limits for specified coverage should apply on a per location or per project basis.
- (2) Automobile Liability Coverage is required IF an automobile is used in the execution of their contract. A vendor using a third party for shipment or transport does not require Automobile Liability Insurance.
- (3) An ACORD form is NOT acceptable proof of Workers Compensation (WC) or Disability Benefits (DBL) Insurance coverage.

Workers Compensation/Employers Liability, and Indiana Disability are not required of: a) a business that is owned by one individual, is not a corporation, and does not have any other employees, b) a self-employed individual, c) an out of state employer with no Indiana employees. IN EACH CASE, the employer must file Form, Certificate of Attestation of Exemption, with the Indiana Workers Compensation Board certifying that they are not required to obtain Indiana specific Workers Compensation Insurance or Indiana statutory Disability Benefits.

(4) A consultant is someone who gives expert or professional advice. Consultants are ordinarily hired on an independent contractor basis. Therefore, the County is not liable to others for the acts or omissions of the consultant. A consultant is an individual who possesses special knowledge or skills and provides that expertise the County for a fee. Consultants help find and implement solutions to a wide variety of problems, including those related to business, marketing, manufacturing, strategy, organization structure, environmental compliance, health and safety, technology, and communications. Some consultants are self-employed, independent contractors who offer specialized skills in a certain field; other consultants work for large consulting firms, that offer expertise in a wide range of business areas; and still other consultants hail from academia. Specialists in various professional fields that work with the general public and have greater than average expertise in particular areas, for example lawyers, doctors, pharmacists and insurance agents, require additional coverage for someone who is injured as a result of their negligent acts or omissions. Therefore, Professional Liability Insurance is required if commercially available for your profession.