

CLARKE COUNTY INSURANCE REQUIREMENTS

1. Any vendor planning on conducting work on property owned by the Clarke County Government, Clarke County Public Schools, or Clarke County Sanitary Authority School Property must submit proof of insurance to the Clarke County Purchasing Office before any work begins.
2. The Certificate of Insurance shall be properly completed as follows:
 - a. It shall name “Clarke County, Virginia, its officers, officials, employees, volunteers and agents (as their interest may appear)” as “Certificate Holder”.
 - b. It shall list “Clarke County, Virginia, its officers, officials, employees, volunteers and agents (as their interest may appear) added as an additional insured” under “Description of Operations/Locations/Vehicles/Exclusions Added by Endorsement/Special Provisions”.
 - c. This provision may not apply to Professional Liability or Workers’ Compensation/Employers’ Liability.
 - d. The Certificate of Insurance is to be signed by a person authorized by the insurance company(ies) to bind coverage on its behalf. If executed by a broker, a notarized copy of authorization to bind or certify coverage must be attached.
3. The vendor shall procure, maintain and provide proof of insurance coverage for injuries to persons and/or property damage as may arise from, or in conjunction with, the work performed on behalf of Clarke County by the vendor, his/her agents, representatives, employees or Subcontractors. The vendor further certifies that the contactor and any subcontractors, at any tier, will maintain these insurance coverage during the entire term of the contract and that all insurance coverage will be provided by insurance companies authorized to sell insurance in Virginia by the Virginia State Corporation Commission. “Claims made” policies must be in force, or that coverage purchased, for three (3) years after contract completion date.
4. All deductibles or self-insured retention shall appear on the certificate(s) and shall be subject to approval by Clarke County. At the option of Clarke County, either the insurer shall reduce or eliminate such deductible or self-insured retention; or the bidder shall be required to obtain a bond guaranteeing payment of losses and related claims expenses.
5. All insurance shall be placed with insurers maintaining an A.M. Best rating of no less than A: VII. If A.M. Best rating is less than A: VII, approval must be received from the Purchasing Agent. All coverage designated herein shall be as broad as the Insurance Services Office (SO) forms filed for use with the Commonwealth of Virginia.
6. The Contractor’s insurance company shall provide thirty (30) days written notice to Clarke County before any cancellation, suspension, or void of coverage, in whole or part, where such provision is reasonable. Failure to comply with any reporting provisions of the policy(ies) shall not affect coverage provided to Clarke County, its officers/officials, agents, employees and volunteers.
7. The insurer shall agree to waive all rights of subrogation against Clarke County, its officers/officials, agents, employees and volunteers for any act, omission or condition of premises by which the parties may be held liable by reason of negligence.
8. Please note that the insurance requirements seen below are guideline minimum amounts only, and, depending on the goods/services required, may be increased or decreased.

Worker's Compensation	<p>Statutory requirements and benefits. <i>Coverage is compulsory for employers of three or more employees, to include the employer. Contractors who fail to notify the County of Clarke of increases in the number of employees that change their workers' compensation requirements under the Code of Virginia during the course of the contract shall be in noncompliance with the contract.</i></p> <p><i>Employers of two or less employees should contact the Clarke County Purchasing Office for more information.</i></p>
Employer's Liability	\$100,000.00.
General Liability	\$1,000,000.00 per occurrence. <i>This coverage shall be as broad as: Comprehensive General Liability endorsed to include Broad Form, Bodily Injury and Property Damage, Personal and Advertising Injury, and Commercial General Liability form including Products/completed Liability Operations.</i>
Automobile Liability	\$1,000,000.00 per occurrence. <i>Coverage shall be sufficient to cover all vehicles owned, used or hired by the bidder, his/her agents, representatives, employees and/or Subcontractors.</i>
Product Liability	\$1,000,000.00. <i>Refer to General Liability above.</i>
Professional Liability/Errors and Omissions Coverages are required when soliciting those services as follows:	<p><u>Accounting</u>: \$1,000,000 per occurrence, \$3,000,000 aggregate</p> <p><u>Architecture</u>: \$2,000,000 per occurrence, \$6,000,000 aggregate</p> <p><u>Asbestos Design, Inspection or Abatement Contractors</u>: \$1,000,000 per occurrence, \$3,000,000 aggregate</p> <p><u>Health Care Practitioner</u> (to include Dentists, Licensed Dental Hygienists, Optometrists, Registered or Licensed Practical Nurses, Pharmacists, Physicians, Podiatrists, Chiropractors, Physical Therapists, Physical Therapist Assistants, Clinical Psychologists, Clinical Social Workers, Professional Counselors, Hospitals, or Health Maintenance Organizations.) \$2,350,000 per occurrence, \$7,050,000 aggregate</p> <p><u>Insurance/Risk Management</u>: \$1,000,000 per occurrence, \$3,000,000 aggregate</p> <p><u>Landscape/Architecture</u>: \$1,000,000 per occurrence, \$1,000,000 aggregate</p> <p><u>Legal</u>: \$1,000,000 per occurrence, \$5,000,000 aggregate</p> <p><u>Professional Engineer</u>: \$2,000,000 per occurrence, \$6,000,000 aggregate</p> <p><u>Surveying</u>: \$1,000,000 per occurrence, \$1,000,000 aggregate</p>