



## INSURANCE REQUIREMENTS

### Insurance is required:

- Grantee and Sub-grantees(s), if applicable
- Throughout the contract period
- Certificate Issue Date must be no older than 6 months at the time of contract and/or amendment execution
- Certificate Holder listed as:

City of Austin  
PO Box 1088  
Austin, TX 78767

### *Types and Amounts of Required Insurance*

#### **Commercial General Liability**

*General Requirements of All Agencies*

Minimum Bodily Injury and Property Damage = \$500,000 per occurrence

- \*Waiver of subrogation
- \*30 day notice of cancellation
- \*City of Austin listed as additional insured

#### *Special Requirements*

Providing eldercare, childcare or housing for clients requires a minimum \$1,000,000 per occurrence

#### Services for Minors

If services are being provided to minors outside of the presence of a legal guardian/parent, minimum

Sexual Abuse and Molestation = \$500,000 per occurrence

- \*Endorsement to cover injury to the minor while in Agency/Subcontractor care

#### **Business Auto Liability**

*General Requirements of All Agencies utilizing owned, hired, and non-owned autos*

Minimum combined single limit = \$500,000 per occurrence

- \*Waiver of subrogation
- \*30 day notice of cancellation
- \*COA listed as additional insured

#### *Special Requirements*

- If any form of client transportation is provided, minimum combined single limit = \$1,000,000 per occurrence
- If no client transportation is provided but autos are used within the scope of work and there are no agency owned vehicles, evidence of Personal Auto Policy coverage from *each* person using their auto may be provided.
- The minimum limits for personal auto insurance = \$100,000/\$300,000/\$100,000
- If only Scheduled Autos, Hired, and Non-Owned coverage, you must include a "Scheduled Auto Statement w/ Hired and Non-Owned," it will be attached to your reminder email.
- If only Hired and Non-Owned coverage, you must include a "Hired and Non-Owned Auto Statement," it will be attached to your reminder email.

### **Worker's Compensation and Employers' Liability**

*General Requirements of All Agencies if services are provided on City owned or leased property.*

Minimum Bodily Injury = \$100,000 each accident

Minimum Bodily Injury by Disease = \$100,000 each employee

Minimum Bodily Injury by Disease = \$500,000 policy limit

\*Waiver of subrogation

\*30 day notice of cancellation

\*Policy applies to the state of Texas

### **Professional Liability**

*General Requirements of All Agencies if through the Agreement Professional Services are being provided.*

*(Examples: Psychologist, Licensed Therapist, etc.)*

Minimum = \$500,000 per claim

To protect against claims from negligent acts, errors, or omissions arising out of the performance of professional services under the Agreement.

### **Blanket Crime**

*General Requirements of All Agencies*

Minimum = the amount equal to the sum of all Agreement funds allocated annually by the City.

### **Directors and Officers**

*General Requirements of All Agencies*

Minimum = \$1,000,000 per claim

\*Must be current throughout contract period + 2 years after contract end date

To protect against claims arising from negligent acts, errors, or omissions for directors and officers.

### **Property Insurance**

*If Agreement provides funding for purchase of property or equipment*

Minimum = all risk property and/or equipment in the amount equal to the replacement cost of the property and/or equipment

### **Requested Statement on All Certificates of Insurance:**

**(This addresses the *Additional Insured* and *Waiver of Subrogation* requirements).**

The City of Austin is an Additional Insured on the general liability and the auto liability policies. A Waiver of Subrogation is issued in favor of the City of Austin for general liability, auto liability and workers compensation policies.

Austin Public Health  
Insurance Requirements

REQUIREMENTS		Endorsements		
Insurance Types	Minimum Required by City of Austin	Waiver of Subrogation	30 Day Notice of Cancellation	City of Austin listed as Additional Insured
<b>Commercial General Liability</b>				
Minimum Bodily Injury and Property Damage, per occurrence	\$ 500,000	X	X	X
<b>Business Auto Liability</b>				
Minimum Combined Single Limit	\$ 500,000	X	X	X
Personal Auto Coverage for all employees that use their vehicles for agency	\$ 300,000	X	X	X
<b>Blanket Crime</b>				
Minimum is the total amount equal to the sum of all Agreement funds allocated annually by the City	\$			
<b>Directors and Officers, must stay current for 2 yrs after contract end date</b>				
Minimum, per claim	\$ 1,000,000			

REQUIREMENTS for Special Circumstances		Endorsements				
Insurance Types	Minimum Required by City of Austin	Waiver of Subrogation	30 Day Notice of Cancellation	City of Austin listed as Additional Insured	Endorsement to Cover Injury	Policy Applies to the State of Texas
<b>if providing Eldercare, Childcare or Housing</b>						
Minimum Bodily Injury and Property Damage, per occurrence -	\$ 1,000,000	X	X	X		
<b>if providing services to minors outside the presence of legal guardian/ parent</b>						
Minimum Sexual Abuse and Molestation, per occurrence -	\$ 500,000	X	X	X	X	
<b>if providing Client Transportation in any form</b>						
Business Auto Liability	\$ 1,000,000	X	X	X		
<b>Worker's Compensation and Employer's Liability, if providing services on City property</b>						
Minimum Bodily Injury, each accident	\$ 100,000	X	X			X
Minimum Bodily Injury by Disease, each employee	\$ 100,000	X	X			X
Minimum Bodily Injury by Disease, policy limit	\$ 500,000	X	X			X
<b>Professional Liability, for Professional Service Providers</b>						
Minimum, per claim	\$ 500,000					
<b>Property Insurance, if purchasing property/equipment is allowed</b>						
Minimum is the total replacement amount of ALL risk property/equipment	\$					