

**EXHIBIT C**  
**INSURANCE REQUIREMENTS**

For the term of this **AGREEMENT**, the **CONTRACTOR** will take out and maintain or will cause to be taken out and maintained policies of insurance meeting the following requirements:

1. **General Requirements**

- A. ***Commercial General Liability and Commercial Automobile insurances set forth below shall be endorsed to include the COUNTY, its elected officials, officers, appointees and employees as additional insureds.***
- B. All certificates of insurance shall provide that the insurance company notify the Director in writing, at least thirty (30) days prior to any termination of the policy or any alterations in the policy which change, restrict or reduce the insurance provided or change the name of the insured.

2. **Types of Coverage**

A. **Commercial General Liability**

1. Commercial General Liability Insurance which will protect the **CONTRACTOR** in providing the services under this **AGREEMENT** from claims for damage or injury to persons, including wrongful death, and for damage to property which may arise from operations under this **AGREEMENT** whether such operations be by the **CONTRACTOR** or by any subcontractor of the **CONTRACTOR** or by anyone directly or indirectly employed by either the **CONTRACTOR** or subcontractor. The Commercial General Liability Policy will include, but not be limited to, the following:
- a. Contractual liability on a blanket basis or contractual liability specifically covering this **AGREEMENT**;
  - b. Products Liability and Completed Operations;
  - c. The **CONTRACTOR** shall maintain general liability limits of no less than \$1,000,000 per occurrence.

B. **Commercial Automobile Liability Insurance**

1. The **CONTRACTOR** shall maintain Commercial Automobile Liability Insurance covering all owned and non-owned automobiles if applicable to the services provided under the **AGREEMENT**.
2. The Automobile Liability Insurance shall have a limit of no less than \$1,000,000 combined single limit for each occurrence for injury to persons and/or damage to property.

C. **Professional Liability Insurance**

The **CONTRACTOR** shall carry Professional Liability insurance policy with limits of no less than \$1,000,000.

**D. Workers' Compensation**

The **CONTRACTOR** shall carry Workmen's Compensation Insurance as required by law, or shall submit evidence to the **DIRECTOR** that it has qualified with the Pennsylvania Department of Labor and Industry as a self-insurer.

1. Workers Compensation: Statutory
2. Employers Liability with limits:
  - \$100,000 each accident
  - \$500,000 disease policy limit
  - \$100,000 disease each employee.

**E. Employee Dishonesty/Theft**

The **CONTRACTOR** shall ensure that employees who have financial responsibilities related to the receipt and disbursement of funding under this agreement shall be covered by Employee Dishonest / Theft Insurance.

The coverage required and to be maintained for Employee Dishonest / Theft insurance shall be minimally:

An amount equal to, but not less than 10% of contract total contained in Exhibit B (Payment Provision) of this **AGREEMENT** when program funded/cost reconciled;

An amount equal to, but not less than \$50,000 when the **AGREEMENT** is fee-based/per diem funded;

An amount equal to, but not less than 10% of the program funded amount plus \$50,000 for fee-based services when the contract contains both fee-based/per diem and program funded services.

- F. The insurance carrier should have a AM Best rating of no less than A-.
- G. The County reserves the right to waive ANY or ALL conditions.