

Exhibit “A”

Insurance Requirements

The PROVIDER, at its sole expense, shall obtain and maintain in full force the following insurance to protect the PROVIDER and the Baldwin County Commission, Baldwin County, Alabama at limits and coverages specified below. These limits and coverages specified are the minimum to be maintained and are not intended to represent the correct insurance needed to fully and adequately protect the PROVIDER. The requirements shown for “large projects” are for those projects whose cost are greater than or equal to \$50,000. The requirements shown for “small projects” are for those with cost less than \$50,000.

All insurance will be provided by insurers licensed to conduct business in the State of Alabama and shall have a minimum A.M. Best rating of A- VII and must be acceptable to the Baldwin County Commission, Baldwin County, Alabama. Self-insured plans and/or group funds not having an A.M. Best rating must be submitted to the Baldwin County Commission, Baldwin County, Alabama, for prior approval.

No work shall be performed until proof of compliance with the insurance requirements has been received by the Baldwin County Commission.

(a) Worker’s Compensation and Employers Liability

Part One: Statutory Benefits as required by the State of Alabama

Part Two: Employers Liability

	<u>Large Projects</u>	<u>Small Projects</u>
Each Accident	\$1,000,000	\$500,000
Each Employee	\$1,000,000	\$500,000
Policy Limit	\$1,000,000	\$500,000

	<u>Large Projects</u>	<u>Small Projects</u>
Bodily Injury by accident (Each Accident)	\$1,000,000	\$500,000
Bodily Injury by disease (Aggregate)	\$1,000,000	\$500,000

(b) **Commercial General Liability**

Coverage on an Occurrence form with a combined single limit (Bodily Injury and Property Damage combined) as follows:

	<u>Large Projects</u>	<u>Small Projects</u>
Each Occurrence	\$1,000,000	\$500,000
Personal and Advertising Injury	\$1,000,000	\$500,000
Products/completed Operation Aggregate	\$2,000,000	\$500,000
General Aggregate	\$2,000,000	\$500,000

- Coverage to include:
 - Premises and operations
 - Personal Injury and Advertising Injury
 - Independent Consultants
 - Blanket Contractual Liability
 - Broad Form Property Damage
- The PROVIDER shall name the Baldwin County Commission, its employees and agents as additional insured for claims arising out of the PROVIDER and/or Sub-Provider's work. The naming of the additional insured does not obligate the additional insured to pay any premiums due.
- Aggregate limits to be on a "per project" basis OR an Owners and PROVIDERs Protective Liability Policy shall be provided in the name of Baldwin County Commission, Baldwin County, Alabama, the PROVIDER and Sub-Providers. Limits to be the same as above Commercial General Liability.

(c) **Automobile Liability**

Covering all Owned, Non-Owned, and Hired vehicles with a Combined single limit (bodily injury and property damage combined) of \$1,000,000 each accident for **large** projects and \$500,000 for **small** projects. The policy shall name Baldwin County Commission, Baldwin County, Alabama as an Additional Insured.

Professional Liability

Coverage for professional liability shall be in amount of \$1,000,000.00 for all large projects which are greater than \$50,000.00. For Smaller projects which are projects less than \$50,000.00, the PROVIDER shall provide \$250,000.00 of proof liability coverage.

Waiver of Subrogation

The Workers Compensation Policy shall contain a Waiver of Subrogation in favor of the Baldwin County Commission, Baldwin County, Alabama.

Certificate of Insurance

A Certificate of Insurance evidencing the above minimum requirements must be provided to and accepted by the Baldwin County Commission, Baldwin County, Alabama PRIOR to commencement of any work on the contract. Each policy shall be endorsed to provide thirty (30) days written notice of cancellation to the Baldwin County Commission, Baldwin County, Alabama.