

Insurance Requirements for Small Business Enterprise Program

1. Types of Insurance Required

- a. General Liability.
- b. Auto Liability.
- c. Professional Liability or Errors and Omissions (Only required when vendor is an architect, engineer, consultants, counselor, medical professional, hospital, clinic, attorney, accountant or other licensed professional).
- d. Workers Compensation.
- e. Cyber Insurance (if dealing with Information that is stored on County Network, Risk Management should be consulted for amounts of insurance required).

2. Amounts required will be based on the value of the Contract or Project

Less than \$50,000

<i>Type Insurance</i>	<i>Amount of Coverage Required</i>
General Liability	\$300,000
Auto Liability	\$300,000
Professional Liability (If Required)	\$300,000
Workers Compensation	Statutory

Over \$50,000 - Must meet the insurance requirements of the Procurement Code as outlined below.

<i>Type Insurance</i>	<i>Amount of Coverage Required</i>
General Liability	\$1,000,000
Auto Liability	\$1,000,000
Professional Liability (If Required)	\$1,000,000
Workers Compensation	Statutory

3. Other Insurance Requirements

- a. Alachua County Board of County Commissioners shall be named as an additional insured for General Liability and Automobile Liability policies.

- b. Alachua County will be indemnified for the negligence of the vendor, its employees, agents, or volunteers.
- c. The vendors insurance coverage shall be considered primary insurance as respects the County, its officials, employees, and volunteers. Any insurance or self-insurance maintained by the County, its officials, employees, or volunteers shall be in excess of Vendor's insurance and shall be non-contributory.
- d. The Vendor shall provide a Certificate of Insurance to the County with Thirty (30) day notice of cancellation. The certificate shall indicate if cover is provided under a "claims made" or "per occurrence" form. If any cover is provided under claims made from the certificate will show a retroactive date, which should be the same date of the contract (original if contact is renewed) or prior.