

Minimum Insurance Requirements

Shall be at least as broad as:

1. Insurance Services Office (ISO) covering: Commercial General Liability written on an “occurrence” basis.
2. Insurance Services Office (ISO) covering: Automobile Liability, symbol 1 (any auto).
3. Worker’s Compensation Insurance (L&I) as required by Washington State Law and Washington Stop Gap.
4. Contractor’s Pollution Liability with coverage at least three (3) years after the completion of the work.
5. ~~Commercial Crime: \$1,000,000 per claim for dishonest acts including loss due to theft of money, securities, and property; damage to buildings and property; fraud; and alteration of documents.~~

*Waived per Risk Mgmt on 8/3/2021.

Minimum Coverage:

Shall be at least as broad as:

1. **General Liability (CGL):** **\$1,000,000.00** per occurrence for bodily injury, personal injury, property damage, and products/completed operations with no less than a \$2,000,000 aggregate limit
2. **Automobile Liability:** **\$ 1,000,000.00** per accident for bodily injury/property damage.
3. **Washington Stop Gap:** **\$ 1,000,000.00** per accident for bodily injury, sickness, or disease.
4. **Pollution Liability:** **\$ 1,000,000.00** per claim applicable to the work performed covering pollution and/or asbestos liability with a \$ 2,000,000 aggregate limit.
5. ~~**Commercial Crime:** **\$1,000,000.00** per claim for dishonest acts including loss due to theft of money, securities and property; damage to buildings and property; fraud; and alteration of documents.~~ *Waived per Risk Mgmt on 8/3/2021.

Deductibles and Self-Insured Retentions:

Any deductibles or self-insured retentions must be declared to and approved by the KCHA. At the option of KCHA, either the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects KCHA, its officers, officials, employees and volunteers; or the contractor shall provide a financial guarantee satisfactory to KCHA guaranteeing payment of losses and related investigations, claim administration and defense expenses.

Other Insurance Provisions:

1. The CGL Automobile, and Contractor’s Pollution Liability policies shall contain, or be endorse to contain, a provision naming the Authority (KCHA), and their officers, officials, employees, agents, partners, and volunteers as additional insureds as respects products and services of the contractor.
2. The contractor’s insurance coverage shall be primary insurance as respects the Authority (KCHA), its officers, officials, employees, agents, partners, and volunteers. Any insurance or self-insurance maintained or expired by the Authority (KCHA), its officers, officials, employees, agents, partners, or volunteers shall be excess of the contractor’s insurance and shall not contribute with it.