# **Amador County**

#### **Standard Insurance for**

# **Purchase Orders with Amador County**

# INSURANCE REQUIREMENTS FOR VENDORS AND SUPPLIERS ONLY

Vendors and Suppliers shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with Materials and Goods supplied to the County. The cost of such insurance shall be borne by the Vendor and/or Supplier.

#### MINIMUM SCOPE AND LIMIT OF INSURANCE

Coverage shall be at least as broad as Insurance Services Office Commercial General Liability coverage (occurrence Form CG 00 01) and include products coverage.

# Minimum Limits of Insurance

Vendors and/or Suppliers shall maintain limits no less than \$1,000,000 per occurrence for bodily injury and property damage, and an aggregate limit of \$2,000,000. If the Vendor/Supplier maintains higher limits than the minimums shown above, the County requires and shall be entitled to coverage for the higher limits maintained by the contractor.

#### **Deductibles and Self-Insured Retentions**

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

# Other Insurance Provisions

The policy or policies are to contain, or be endorsed to contain, the following provisions:

- 1. The County, its officers, officials, employees, and volunteers are to be covered as additional insureds as respects products of the Vendor/Supplier.
- 2. The Vendor's/Supplier's insurance coverage shall be primary insurance as respects the County, its officers, officials, employees and volunteers. Any insurance or self-insurance maintained by the County, its officers, officials, employees or volunteers, shall be excess of the Vendor's/Supplier's insurance and shall not contribute with it.
- 3. Each insurance policy required by this clause shall state that coverage shall not be canceled, except after thirty (30) days prior written notice has been provided to the County.

#### Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the County.

# Verification of Coverage

Vendors and/or Suppliers shall furnish the County with original certificates and amendatory endorsements or copies of the applicable policy language providing the insurance coverage required above. All certificates and endorsements are to be received and approved by the County before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Vendor's/Supplier's obligation to provide them. The County reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.

# Waiver of Subrogation

Vendor/Supplier hereby grants to County a waiver of any right to subrogation which any insurer of said Vendor/Supplier may acquire against the County by virtue of the payment of any loss under such insurance. Vendor/Supplier agrees to obtain any endorsement that may be necessary to effect this waiver of subrogation, but this provision applies regardless of whether or not the County has received a waiver of subrogation endorsement from the insurer.

# Special Risks or Circumstances

County reserves the right to modify these requirements at any time, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.