

Barrow County School System Insurance Requirements

The following recommended minimum insurance limits apply to vendors doing business with the Barrow County School System. The Standard Insurance Limits are recommended for all procurements of goods and ancillary services. The specific requirements for vendors providing high risk services may be increased above the Standard Insurance Limits. Coverage types and limits are recommended minimums and should be increased as appropriate based on contract value and potential risk to the school system.

To achieve the appropriate coverage levels, a combination of a specific policy written with an umbrella policy covering liabilities above stated limits is acceptable.

For example: If appropriate limits are \$2 million per occurrence and \$2 million aggregate, acceptable coverage would include a specific policy covering \$1 million per occurrence and \$1 million aggregate written with an umbrella policy for an additional \$1 million.

Important:

All policies shall contain a provision that coverage afforded under the policies shall not be canceled, changed, allowed to lapse, or allowed to expire until thirty (30) calendar days after written notice has been given to the certificate holder on the certificate of insurance. All such coverage shall remain in full force and effect during the initial term of the agreement and any renewal or extension thereof.

All policies and endorsements must be issued by an insurance company licensed to do business in the State of Georgia with a minimum AM Best rating of A- and signed by an authorized agent.

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- Certificate Holder should read:
Barrow County Board of Education
179 West Athens Street
Winder, Georgia 30680
 - Certificates of Insurance, and any subsequent renewals, must reference specific bid and or proposal /contract by project name and project/bid/ proposal number.
 - Contractor shall incorporate a copy of the insurance requirements as herein provided in each and every subcontract with each and every Subcontractor in any tier, and shall require each and every Subcontractor of any tier to comply with all such requirements. Contractor agrees that if for any reason Subcontractor fails to procure and maintain insurance as required, all such required Insurance shall be procured and maintained by Contractor at Contractor's expense.
 - No Contractor or Subcontractor shall commence any work of any kind under this Contract until all insurance requirements contained in this Contract have been complied with and until evidence of such compliance satisfactory to BCSS as to form and content has been filed with BCSS.

- Compliance by the Contractor and all subcontractors with the foregoing requirements as to carrying insurance shall not relieve the Contractor and all Subcontractors of their liability provisions of the Contract/ RFP/ and/or ITB
- The Contractor and all Subcontractors are to comply with the Occupational Safety and Health Act of 1970, Public Law 91-956, and any other laws that may apply to this Contract.
- The Contractor shall at a minimum apply risk management practices accepted by the contractors' industry.
- All work shall be guaranteed for a period of 12 months from the date of completion and acceptance by BCSS. The guarantee shall be executed by the Owner of the company or an officer of the corporation and notarized.

A. STANDARD INSURANCE LIMITS FOR GOODS AND ANCILLARY SERVICES

Workers Compensation (WC): **Statutory Minimum Limits – required in all contracts**

Bodily injury by Accident – each employee	\$ 100,000
Bodily injury by Disease – each employee	\$ 100,000
Bodily Injury by Disease – policy limit	\$ 500,000

Commercial General Liability (CGL):

Each Occurrence Limit	\$ 1,000,000
Personal & Advertising Injury Limit	\$ 1,000,000
General Aggregate Limit	\$ 2,000,000

Products/Completed Operations Aggregate Limit \$ 2,000,000

Automobile Liability

Combined Single Limit and / or	\$ 1,000,000
Auto Umbrella Policy Limit	\$ 1,000,000

Umbrella Liability \$ 2,000,000 (only required if the standard limits are not met for CGL and Auto)

Additional Insured: The vendor shall add the “Barrow County Board of Education, its officers, employees and agents” as an additional insured under the commercial general and automobile policies. If an umbrella policy or policies are utilized, the Barrow County Board of Education shall be listed as an additional insured on these certificates as well.

B. STANDARD INSURANCE LIMITS FOR FACILITY MAINTENANCE, ENHANCEMENTS, REMODELING, AND CONSTRUCTION (LESS THAN \$100,000):

This includes all aspects of building work, including, but not limited to, ducts, electrical, HVAC, painting, plumbing, roofing, etc.

Workers Compensation (WC): **Statutory Minimum Limits – required in all contracts**

Bodily injury by Accident – each employee	\$ 100,000
Bodily injury by Disease – each employee	\$ 100,000
Bodily Injury by Disease – policy limit	\$ 500,000

Commercial General Liability (CGL):

Each Occurrence Limit	\$ 1,000,000
Personal & Advertising Injury Limit	\$ 1,000,000
General Aggregate Limit	\$ 2,000,000 (per project)
Products/Completed Ops. Aggregate Limit	\$ 2,000,000

Automobile Liability

Combined Single Limit and / or Auto Umbrella Policy Limit	\$ 1,000,000 \$ 1,000,000
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Umbrella Liability

\$ 2,000,000 (only required if the standard limits are not met for CGL, Auto, and hazardous substances)

Property Coverage or Builders Risk Policy

Evidence of coverage Equal to or greater than the existing Building limit if performing renovations or new construction (Combination of Owner Provided and/or Contractor provided, to be specified in the RFP or ITB) If hazardous substances are involved:

Contractor’s Pollution Liability (with 1 year extended reporting period) Each Occurrence

\$ 1,000,000

Aggregate

\$ 2,000,000

Other specific coverage requirements / levels may exist depending on project size, scope, and type.

Additional Insured: The vendor shall add the “Barrow County Board of Education, its officers, employees and agents” as an additional insured under the commercial general, automobile, and contractor’s pollution liability policies. If an umbrella policy or policies are utilized, the Barrow County Board of Education shall be listed as an additional insured on these certificates as well.

C. STANDARD INSURANCE LIMITS FOR FACILITY ENHANCEMENTS, REMODELING, AND CONSTRUCTION

(\$100,000 OR MORE):

This includes all aspects of building work, including, but not limited to, ducts, electrical, HVAC, painting, plumbing, roofing, etc.

Workers Compensation (WC): Statutory Minimum Limits – required in all contracts

Bodily injury by Accident – each employee	\$ 100,000
Bodily injury by Disease – each employee	\$ 100,000
Bodily Injury by Disease – policy limit	\$ 500,000

Commercial General Liability (CGL):

Each Occurrence Limit	\$ 1,000,000
Personal & Advertising Injury Limit	\$ 1,000,000
General Aggregate Limit	\$ 2,000,000 (per project)
Products/Completed Ops. Aggregate Limit	\$ 2,000,000

Automobile Liability

Combined Single Limit and / or Auto Umbrella Policy Limit	\$ 1,000,000 \$ 1,000,000
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Umbrella Liability \$ 2,000,000 (only required if the standard limits are not met for CGL, Auto, and hazardous substances)

5% Bid Bond, 100% Payment, and Performance Bonds

Property Coverage or Builders Risk Policy Evidence of coverage Equal to or greater than the existing Building limit if performing renovations or new construction (Combination of Owner Provided and/or Contractor provided, to be specified in the RFP or ITB) If hazardous substances are involved:

Contractor’s Pollution Liability (with 1 year extended reporting period) Each Occurrence	\$ 1,000,000
Aggregate	\$ 2,000,000

Other specific coverage requirements / levels may exist depending on project size, scope, and type.

Additional Insured: The vendor shall add the “Barrow County Board of Education, its officers, employees and agents” as an additional insured under the commercial general, automobile, and contractor’s pollution liability policies. If an umbrella policy or policies are utilized, the Barrow County Board of Education shall be listed as an additional insured on these certificates as well.