

# Marin Housing Authority

## INSURANCE REQUIREMENTS

Each policy must list MHA as a named insured. Any insurance carrier utilized to fulfill the insurance requirements of this Contract shall have a minimum A.M. Best rating of A-X. The Consultant must provide the required insurance at its own expense. Notice of occurrence shall be given to MHA's Executive Director and, at the option of the Consultant, any other MHA official permitted by law to receive notice. The Consultant and all Subcontractors waive subrogation rights against MHA for all losses. If the Consultant has a "claims-made" policy, then the following additional requirements apply: the policy must provide a "retroactive date" which must be on or before the execution date of the Contract; and the extended reporting period may not be less than five years following the completion date of the Contract.

The insurance required shall include all major division of coverage and shall be on a comprehensive general basis including Premise and Operations (including X-C-U), Owner's Protective (as a separate policy), Products and Completed Operations, and Owned, Non-owned, Leased, and Hired Motor Vehicles. Such insurance shall be written for not less than any limits of liability required by law or the following limits, whichever are greater:

Owner's Protective Liability	Each Occurrence	\$1 Million
	Aggregate	\$2 Million
Commercial Liability	General Aggregate	\$2 Million
Personal Injury and Advertising Limit		\$1 Million
	Each Occurrence	\$1 Million
Automotive-for all owned, non-owned, hired and leased vehicles:	Combined single limit	\$1 Million
	OR	
	Bodily injury- each person	\$100,000
	each accident	\$1 Million
Property damage	each occurrence	\$1 Million
Umbrella	Combined single limit	\$1 Million
	General aggregate	\$1 Million
Worker's Compensation	Coverage A	Statutory
	Coverage B Each Accident	\$100,000
	Disease-Policy limit	\$500,000
	Disease-Each Employee	\$100,000

The Consultant may purchase and maintain excess liability insurance in the umbrella form in order to satisfy the limits of liability required for the insurance to be purchased and maintained in accordance with the requirements set forth above. Any such amounts must be in addition to the umbrella limits required, must list all underlying policies, and must list MHA as a named insured. Evidence of such excess liability shall be delivered to MHA in the same form and manner as the required insurance policies.

All insurance shall be written on an occurrence basis, unless MHA approves in writing coverage on a claims-made basis. Coverages whether written on an occurrence or a claims-made basis shall be maintained without interruption from the date of commencement of the Work until the date of final payment and termination of any coverage required to be maintained after final payment.

Prior to the date of the start of work authorized by the Notice to Proceed, the Consultant shall provide to the Contracting Officer, and/or his/her designee a Certificate(s) of Insurance. The certificate should be signed by a person authorized by that insurer to sign on its behalf. The certificate(s) (Accord Form 25-S or equivalent) is to be received by MHA before work commences.

Certificate(s) of Insurance must provide clear evidence that the Consultant's insurance policies contain the minimum limits of coverage, terms and conditions. Additionally, the certificate must include the following:

**Shall clearly identify the Housing Authority of the County of Marin, its officers, officials, employees, agents, Boards and Commissions as Additional Insured.**

Shall indicate a minimum thirty (30) day endeavor to notify requirement in the event of cancellation or non-renewal of coverage.

Additionally, the Consultant shall furnish to the MHA copies of any endorsements that are subsequently issued amending limits of coverage.

Use of Subcontractors must be pre-approved by the MHA. Consultant shall include all Subcontractors as insured under its policies or shall furnish separate insurance certificates and endorsements for each Subcontractor in a manner and in such time as to permit the MHA to approve them before Subcontractors' work begins. All coverages for Subcontractors shall be subject to all of the requirements stated above.

Submit Certificate(s) of Insurance and any endorsements that are subsequently issued amending limits of coverage to:

Ilya Filmus  
Housing Authority of the County of Marin  
4020 Civic Center Dr.  
San Rafael, CA 94903  
Email:IFilmus@marinhousing.org