

## **home52 Insurance & Workers' Compensation Requirements**

The applicant/provider agrees to carry and maintain in full force and with no interruption of coverage during the entire contract period:

1. The applicant/provider shall furnish home52 with a Certificate of Insurance (Acord 25 Form) evidencing a bidder's liability insurance meets the proper requirements.
2. Comprehensive general liability not less than \$1,000,000 per occurrence and \$2,000,000 annual aggregate.
3. Commercial automobile liability insurance, covering all vehicles leased or owned by Provider that are used or operated to deliver service(s) of transportation with coverage against claims for injury and/or death in the amount of not less than \$1,000,000 per occurrence.
4. A commercial umbrella policy of \$1,000,000.
5. Employers/Stop-Gap Liability coverage of \$1,000,000.
6. Third Party Fidelity or similar insurance covering client loss due to theft or damage of client's property or money by any employee or volunteer of the Bidder.
7. The applicant/provider shall have all of the above described insurance in full force and effect prior to the commencement of work. The insurance must be through a carrier licensed in the State of Ohio and reasonably acceptable to home52. The Insurance Certificate(s) for the above described insurance shall name "Council on Aging of Southwestern Ohio (COASW)" and "home52" as additional insured and shall include a provision that requires written notice to COA and home52 at least thirty (30) calendar days in advance of any cancellation or non-renewal of coverage.
8. Current Workers' Compensation Certificate.
9. The insurance required under this Agreement shall cover acts or omissions of both paid employees and volunteers working for the agency.
10. The applicant/bidder shall require the same amount of insurance from all subcontractors utilized under this agreement.