

# 2023 Title III RFP – Insurance Limits for Awarded Applicants

## Insurance Certification Requirements

The insurance levels listed below are not required at the time of application. Awarded applicants must agree to obtain the insurance requirements of the Minnesota Board on Aging (MBA) as part of the finalized Older Americans Act Title III award with Trellis.

## Workers Compensation Insurance

Except as provided below, awarded applicants must provide Workers' Compensation insurance for all its employees and, in case any work is subcontracted, Contractor will require the subrecipient to provide Workers' Compensation insurance in accordance with the statutory requirements of the State of Minnesota, including Coverage B, Employer's Liability. Insurance **minimum** amounts are as follows:

- \$100,000 – Bodily Injury by Disease per employee
- \$500,000 – Bodily Injury by Disease aggregate
- \$100,000 – Bodily Injury by Accident

## Commercial General Liability

Awarded applicants are required to maintain insurance protecting it from claims for damages for bodily injury, including sickness or disease, death, and for care and loss of services as well as from claims for property damage, including loss of use which may arise from operations under the grant contract whether the operations are by the awarded applicant or by a subrecipient or by anyone directly or indirectly employed by the Contractor under the contract. The Awarded Applicant's insurance policy shall list Trellis as additional insured on the insurance certificate. Insurance minimum amounts are as follows:

- \$2,000,000 – per occurrence
- \$2,000,000 – annual aggregate
- \$2,000,000 – annual aggregate – Products/Completed Operations

The following coverage shall be included:

- Premises and Operations Bodily Injury and Property Damage
- Personal and Advertising Injury
- Blanket Contractual Liability
- Products and Completed Operations Liability
- Other; if applicable. Please list \_\_\_\_\_.
- Trellis named as an Additional Insured

## Commercial Automobile Liability

The Awarded Applicant is required to maintain insurance protecting the Awarded Applicant from claims for damages for bodily injury as well as from claims for property damage resulting from ownership, operation, maintenance or use of all owned, hired, and non-owned autos which may arise from operations under this grant contract, and in case any work is subcontracted the Awarded Applicant will require the subrecipient to provide Commercial Automobile Liability. Insurance **minimum** amounts are as follows:

- \$2,000,000 – per occurrence Combined Single limit for Bodily Injury and Property Damage

In addition, the following coverage should be included: Owned, Hired, and Non-owned Automobile

## Professional/Technical, Errors and Omission, and/or Miscellaneous Liability Insurance (if applicable)

This policy will provide coverage for all claims the Awarded Applicant may become legally obligated to pay resulting from any actual or alleged negligent act, error, or omission related to the Awarded Applicant's professional services required under the contract.

Awarded Applicants are required to carry the following **minimum** amounts:

- \$2,000,000 – per claim or event
- \$2,000,000 – annual aggregate

Any deductible will be the sole responsibility of the Awarded Applicant and may not exceed \$50,000 without the written approval of Trellis. If the Awarded Applicant desires authority from Trellis to have a deductible in a higher amount, the Awarded Applicant shall so request in writing, specifying the amount of the desired deductible and providing financial documentation by submitting the most current audited financial statements so that Trellis can ascertain the ability of the Awarded Applicant to cover the deductible from its own resources. The retroactive or prior acts date of such coverage shall not be after the effective date of this contract and the Awarded Applicant shall maintain such insurance for a period of at least three (3) years, following completion of the work. If the Awarded Applicant discontinues such insurance, then extended reporting period coverage must be purchased to fulfill this requirement.

## Blanket Employee Theft/Employee Dishonesty Insurance

Awarded Applicants are required to obtain a blanket employee theft/employee dishonesty policy in at least the total amount of the first year's grant award as either an addendum on its property insurance policy, or if it is not feasible to include it as an addendum to a property insurance policy, as a stand-alone employee theft/employee dishonesty policy. Trellis will be named as both a joint payee and a certificate holder on the property insurance policy addendum or on the stand-alone employee theft/employee dishonesty policy, whichever is applicable. Only in cases in which the first year's grant award exceeds the available employee theft/employee dishonesty coverage may Awarded Applicants provide blanket employee theft/employee dishonesty insurance in an amount equal to either 25% of the yearly grant amount, or the first quarterly advance amount, whichever is greater. Upon execution of a grant contract, the Awarded Applicant must furnish Trellis with a certificate of employee theft/employee dishonesty insurance.

**Additional Insurance Conditions included in the final Title III award:**

The Awarded Applicant's policy(ies) shall be primary insurance to any other valid and collectible insurance available to Trellis with respect to any claims arising out of the Awarded Applicants performance under the final Title III award.

The Awarded Applicant's policy(ies) and Certificates of Insurance shall contain a provision that coverage afforded under the policies shall not be cancelled or non-renewed without at least thirty (30) days advanced written notice to Trellis.

