




Insurance Requirements for Contractors*

	Workers Compensation ¹	Professional Liability	General Liability Commercial	Auto Liability ²	Employers Liability ³	Pollution Liability
Licensed Treatment Providers						
Medical doctors, physician's assistants and nurse practitioners (on-site)	Yes	AS ⁴	AS	Case-by-case ⁵	Yes	No
Psychiatrists (on-site)	Yes	AS	AS	Case-by-case	Yes	No
Psychologists (on-site)	Yes	AS	AS	Case-by-case	Yes	No
Interns – psychiatric and psychological	Yes	Yes, case-by-case ⁶	Yes, case-by-case	Case-by-case	Yes	No
Temporary Nursing	Yes	SB 311 ⁷	SB 311	Case-by-case	Yes	No
All Medical Off-site	Yes	SB 311	SB 311	Case-by-case	Yes	No
Licensed Treatment Providers	Yes	SB 311	\$1,000,000	Case-by-case	Yes	No
Residential Providers	Yes	SB 311	SB 311	SB 311	Yes	No
Education Service Districts (IGA)	Yes	SB 311	SB 311	SB 311	Yes	No
Unlicensed Contractors with Direct Youth Contact						
Unlicensed Contractors With Direct Youth Contact e.g., VESDY providers	Yes	No	\$500,000	\$500,000	Yes	No
Community Reintegration contractors	Yes	No	\$500,000	\$500,000	Yes	No
Youth Work Crew Contractors	Yes	No	\$1,000,000	Case-by-case	Yes	No
Oral Interpreters	Yes	No	\$500,000	Case-by-case	Yes	No
Contractors with no Direct Youth Contact						
Trade Services Contractors	Yes	No	Yes, case-by-case ⁸	Case-by-case	Yes	Yes, if there is pollution remediation work
Other Contractors inside facility, e.g., Volunteer Coordinators, Religious Services	Yes	No	SB 311	Case-by-case	Yes	No
Other Contractors and Training Vendors	Yes	No	\$500,000	Case-by-case	Yes	No
Architects & Engineers	Yes	Yes, case-by-case ⁹	Yes, case-by-case	Case-by-case	Yes	Yes, if there is pollution remediation work
Information Tech.	Yes	Yes, case-by-case ¹⁰	Yes, case-by-case	Case-by-case	Yes	No
Intergovernmental Agreement (IGA)	Yes	Same as OYA	Same as OYA	Same as OYA	Yes	No

*Exceptions to the mandatory coverage may be approved by the Director, Deputy Director and Assistant Director for Business Services.

¹ No Proof Required – Applies only to providers who have employees.

² No Proof Required unless provider is transporting youth or contractor is required to drive vehicles within the secure perimeter.

³ No Proof Required – Applies only to providers who have employees. This is part of the standard workers' comp insurance policy.

⁴ AS = Agent of the State

⁵ Amount determined by Risk Analysis. Do not require if contract performance involves no driving at all.

⁶ Amount determined by Clinical Director/Risk Analysis

⁷ SB 311 = \$1,700,000 July 1, 2011 to June 30, 2012; \$1,800,000 July 1, 2012 to June 30, 2013

⁸ Use CCB requirements for projects up to \$150k; Projects over \$150k will be determined by DAS or Risk Analysis

⁹ Amount determined by PPO Manager/Risk Analysis

¹⁰ Amount determined by CIO/Risk Analysis