**Insurance requirements for ODE Grants**

“Exhibit B” of the sample Grant Agreement for the ODE Farm to School Education Grant lists the required insurances for all the Farm to School Education Grants, ***regardless of the value*** of the Grant (*so, this would apply to a $2,000 mini grant as well as a $100,000 larger grant*). The insurance that’s required are:

* Workers comp
* Commercial General Liability
* Automobile liability insurance (personal auto insurance does not count)
* Directors, officers and organization liability
* Physical abuse and molestation insurance
* (NEW this year) Crime Protection Coverage: Employee Dishonesty or Fidelity Bond

Once approved or awarded a grant, you must have the required insurance before you start the project. Agency encourages you to start communicating with your insurance agent about acquiring the insurance policies, at the appropriate minimum levels. You can have these conversations before you apply to find costs and insurance agents who carry the required insurance.

If you need assistance in obtaining an insurance agent that can provide you quotes, the following are a few resources that you can access:

* Professional Insurance Agents – Western Alliance, [www.piawest.com](http://www.piawest.com)
* BIG i – Independent Insurance Agents & Brokers of America, Inc., [www.independentagent.com](http://www.independentagent.com)

Grantees must submit copies of the insurance documents to Agency prior to the start of grant activities.

Per Exhibit B, the Certificate(s) shall list the State of Oregon, its officers, employees and agents as a Certificate holder and as an endorsed Additional Insured – this is typically listed on the bottom left corner of the certificate.

The Certificate(s) must also include all required endorsements or copies of the applicable policy language effecting coverage required by the Farm to School Education Grant.