



# Insurance Requirements for Contractors\*

	Workers Compensation <sup>1</sup>	Professional Liability	General Liability Commercial	Auto Liability	Employers Liability <sup>2</sup>	Pollution Liability
<b>Licensed Treatment Providers</b>						
Medical doctors, physician's assistants and nurse practitioners (on-site)	Yes	SRPC <sup>3</sup>	SRPC	Case-by-case <sup>4</sup>	Yes	No
Psychiatrists (on-site)	Yes	SRPC	SRPC	Case-by-case	Yes	No
Psychologists (on-site)	Yes	SRPC	SRPC	Case-by-case	Yes	No
Interns – psychiatric and psychological	Yes	Yes, case-by-case <sup>5</sup>	Yes, case-by-case	Case-by-case	Yes	No
Temporary Nursing	Yes	SB 311 <sup>6</sup>	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	\$1,000,000 <sup>7</sup>	\$1,000,000 <sup>8</sup>	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
<b>Unlicensed Contractors with Direct Youth Contact</b>						
Unlicensed Contractors With Direct Youth Contact e.g., VESOY 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	No	Case-by-case	Yes	No
<b>Contractors with no Direct Youth Contact</b>						
Trade Services Contractors	Yes	No	Yes, case-by-case <sup>9</sup>	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 <sup>10</sup>	Yes, case-by-case	Case-by-case	Yes	Yes, if there is pollution remediation work
Information Tech.	Yes	Yes, case-by-case <sup>11</sup>	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.

<sup>1</sup> Applies only to providers who have employees.

<sup>2</sup> Applies only to providers who have employees. This is part of the standard workers' comp insurance policy.

<sup>3</sup> In Facility State Risk Pool Coverage ("SRPC"). These are always case-by-case.

<sup>4</sup> Amount determined by Risk Analysis. Do not require if contract performance involves no driving at all.

<sup>5</sup> Amount determined by Treatment Services Director/Risk Analysis

<sup>6</sup> SB 311 = \$2,048,300 Effective July 1, 2015

<sup>7</sup> Reflects the standard set by the professional licensing boards

<sup>8</sup> Additional Insured is not required unless contract amount exceeds \$15k; The following types of policies may be accepted in place of Commercial General Liability: Supplemental Liability, Business Owner Policy, Workplace or Premises Liability

<sup>9</sup> Use CCB requirements for projects up to \$150k; Projects over \$150k will be determined by DAS or Risk Analysis

<sup>10</sup> Amount determined by PPO Manager/Risk Analysis

<sup>11</sup> Amount determined by CIO/Risk Analysis