

**Orange County Fire Authority
MINIMUM INSURANCE REQUIREMENTS IN CONTRACTS**

INSURANCE REQUIREMENT	PROFESSIONAL SERVICES	CONSTRUCTION MAINTENANCE Under \$25,000	CONSTRUCTION \$25,000 to \$175,000	CONSTRUCTION OVER \$175,000	LEASES SUPPLIERS	HUMAN SERVICES	ENVIRONMENTAL CONTRACTORS/CONSULTANTS
Types of Contracts	Engineers Architects Attorneys Auditors IT & Other Consultants	Repairs Maintenance Renovations	Renovations New Building Alternative Construction Method	Renovations New Building	City Leases Real estate Leases Rental Equipment Product Suppliers	Temporary Employment Agencies	Fuel Services Waste Services Asbestos Abatement
General Liability	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$5,000,000	\$5,000,000	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate
Automobile Liability	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM	\$1,000,000 ea Accident; \$1,000,000 UIM
Workers' Compensation	\$1,000,000 ea Accident; \$1,000,000 ea Employee WOS Required	\$1,000,000 ea Accident; \$1,000,000 ea. employee WOS required	\$1,000,000 ea Accident; \$1,000,000 ea Employee WOS Required	\$1,000,000 ea Accident; \$1,000,000 ea Employee WOS Required	\$1,000,000 ea Accident; \$1,000,000 ea. employee WOS Required	\$1,000,000 ea Accident; \$1,000,000 ea. employee WOS Required	\$1,000,000 ea Accident; \$1,000,000 ea Employee WOS required
Professional Liability	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate	\$1,000,000/ \$2,000,000 Aggregate
Umbrella/ Excess	To Meet Required Insurance Limit	To Meet Required Insurance Limit	To Meet Required Insurance Limit	To Meet Required Insurance Limit	To Meet Required Insurance Limit	To Meet Required Insurance Limit	To Meet Required Insurance Limit
Builder's Risk	N/A	All Risk Basis	All Risk Basis	All Risk Basis	N/A	N/A	Contact Risk Management
Additional Insured Endorsement	General Liability & Auto	General Liability & Auto	General Liability & Auto	General Liability & Auto	General Liability & Auto	General Liability & Auto	General Liability & Auto
Self-Insurance Deductible	Contact Risk Management	Contact Risk Management	Contact Risk Management	Contact Risk Management	Contact Risk Management	Contact Risk Management	Contact Risk Management

Note: Please contact Risk Management should you have any questions or concerns about insurance requirements. This matrix is intended to provide guidelines to OCFA employees contracting with those who wish to do business with OCFA. Minimum limits and types of insurance, including design build, are subject to change by Risk Management based upon the scope of the project and associated risk of liability. All insurance policies must be written with an insurance carrier that is A.M. Best Key Rated A:VII or better. State Fund is acceptable for Workers' Compensation coverage.

UIM: Uninsured motorists

WOS: Waiver of Subrogation is required for Workers' Compensation policies

Additional Insured Endorsement: OCFA, its officers, officials, employees and volunteers are to be covered as additional insureds on General Liability/Auto policies in the form of an endorsement to the policy.