## Attachment A INSURANCE REQUIREMENTS

Without limiting or diminishing APPLICANT'S obligation to indemnify or hold the COUNTY harmless, APPLICANT shall procure and maintain or cause to be maintained, at its sole cost and expense, the following insurance coverage's during the term of this Agreement. As respects to the insurance section only, the COUNTY herein refers to the County of Riverside, its Agencies, Districts, Special Districts, and Departments, their respective directors, officers, Board of Supervisors, employees, elected or appointed officials, agents or representatives as Additionally Insured.

#### A. Commercial

#### General Liability:

Commercial General Liability insurance coverage, including but not limited to, premises liability, personal and advertising injury, and cross liability coverage, covering claims which may arise from or out of APPLICANT activities hereunder. Policy shall name the COUNTY as Additionally Insured. Policy's limit of liability shall not be less than \$1,000,000 per occurrence combined single limit. General aggregate limit shall be no less than two (2) times the occurrence limit.

The Insurance Certificate must read in the "Certificate Holder" Box verbatim: County of Riverside et al & its Special Districts, 3403 Tenth Street, Suite 400, Riverside, CA 92501-3658.

In the "Description of Operations" box the following must read verbatim: The County of Riverside and its officers, employees, agents and volunteers are additionally insured with respect to liabilities arising out of the performance of operations hereunder.

The Letter of Endorsement *must* read *verbatim*: County of Riverside et al & its Special Districts, 3403 10 th Street, Suite 400, Riverside, CA 92501-3658 and The County of Riverside and its officers, employees, agents and volunteers are additionally insured with respect to liabilities arising out of the performance of operations hereunder.

<u>Proof of Workers' Compensation Insurance at state statutory limits with Waiver of Subrogation Endorsement as well as Automobile Insurance with separate Endorsement for the amount of \$1 million is also required. (waivers are available for certain situations)</u>

# B. Vehicle Liability:

If vehicles or mobile equipment are being used, then APPLICANT shall maintain liability insurance for all owned, non-owned or hired vehicles so used in an amount not less than \$1,000,000 per occurrence combined single limit. If such insurance contains a general aggregate limit, it shall apply separately to this agreement or be no less than two (2) times the occurrence limit. Policy shall name the COUNTY as Additionally Insured.

#### C. Aircraft

### Liability:

If Aircrafts are being used, then APPLICANT shall maintain Aircraft Liability with limits of not less than \$5,000,000 per occurrence with no sub-limits. Policy shall name the COUNTY as Additionally Insured.

#### D. Unmanned

#### Aircraft Systems:

If an Unmanned Aircraft (Drone) are being used, APPLICANT must submit proof of Unmanned Aircraft Systems (UAS) insurance with a limit not less than \$2,000,000 per occurrence. Policy shall name the COUNTY as Additionally Insured (See attachment A)

### <u>General Insurance</u> <u>Provisions - All lines:</u>

- 1) Any insurance carrier providing insurance coverage hereunder shall be admitted to the State of California and have an A M BEST rating of not less than A: VIII (A:8) unless such requirements are waived, in writing, by the County Risk Manager. If the County's Risk Manager waives a requirement for a particular insurer such waiver is only valid for that specific insurer and only for one policy term.
- 2) The APPLICANT must declare its insurance self-insured retention for each coverage required herein. If any such self-insured retention exceeds \$500,000 per occurrence each such retention shall have the prior written consent of the County Risk Manager before the commencement of operations under this Agreement. Upon notification of self-insured retention unacceptable to the COUNTY, and at the election of the Country's Risk Manager, APPLICANT'S carriers shall either; 1) reduce or eliminate such self-insured retention as respects this Agreement with the COUNTY, or 2) procure a bond which guarantees payment of losses and related investigations, claims
- 3) APPLICANT shall cause APPLICANT'S insurance carrier(s) to furnish the County of Riverside with a properly executed Certificate(s) of Insurance and copies of Endorsements effecting coverage as required herein. Further, said Certificate(s) and policies of insurance shall contain the covenant of the insurance carrier(s) that thirty (30) days written notice shall be given to the County of Riverside prior to any material modification, cancellation, expiration or reduction in coverage of such insurance. In the event of a material modification, cancellation, expiration, or reduction in coverage, this Agreement shall terminate forthwith, unless the County of Riverside receives, prior to such effective date, another properly executed Certificate of Insurance and copies of endorsements thereto evidencing coverage's set forth herein and the insurance required herein is in full force and effect. APPLICANT shall not commence operations until the COUNTY has been furnished the requested Certificate(s) of Insurance and copies of endorsements.
- 4) APPLICANT shall pass down the insurance obligations contained herein to all tiers of subcontractor's working under this Agreement.
- 5) The insurance requirements contained in this section may be met with a program(s) of self-insurance acceptable to the COUNTY.
- 6) APPLICANT agrees to notify COUNTY of any claim by a third party or any incident or event that may give rise to a claim arising from the performance of this Agreement.

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administration, and defense costs and expenses.

NO HAND-WRITTEN CERTIFICATES OF ENDORSEMENTS WILL BE ACCEPTED.