**Attachment C**

**Insurance Requirements**

Certification of the following required insurance, which is written by (an) insurer(s) licensed or authorized to do business in Michigan and which have one of the four “A” ratings by The A.M. Best Company as of the date of this Service Contract, must be provided prior to execution of this contract and maintained as current throughout the term of the contract.

Provider agrees to maintain the following insurance pertaining to the operation of the program funded under this contract, which shall include at least (check all that apply):

|  |  |  |
| --- | --- | --- |
|  | **Required Limits** | **Additional Requirements** |
| Worker’s Compensation | | |
|  | Coverage according to applicable laws governing work activities. | Waiver of subrogation, except where waiver is prohibited by law. |
| Commercial General Liability | | |
|  | $1,000,000 each occurrence  $1,000,000 Personal & Advertising Injury $2,000,000 Products/Completed Operations  $2,000,000 General Aggregate | Providers who interact with children, schools, or the cognitively impaired, must maintain appropriate insurance coverage related to sexual abuse and molestation liability. |
| Automobile Liability | | |
|  | If a Motor Vehicle is used in relation to Provider’s performance, Provider must have vehicle liability insurance on the motor vehicle for bodily injury and property damage at $1,000,000 single limit. | Comprehensive form covering owned, non-owned, and hired vehicles. No-fault coverage of statutory and residual liability. |
| Privacy and Security Liability (Cyber Security) | | |
|  | $1,000,000 each occurrence  $1,000,000 annual aggregate | Provider must have their policy cover information security and privacy liability, privacy notification costs, regulatory defense, and penalties, and website media content liability. |
| Professional Liability (Errors and Omissions) | | |
|  | $1,000,000 each occurrence  $3,000,000 annual aggregate |  |
| Umbrella/Excess Liability | | |
|  | $1,000,000 each occurrence | Corporations leasing vehicles from Member to transport Beneficiaries served by Member will carry umbrella/excess liability coverage. |

Insurance coverage as checked in above grid is required as written. For items un-checked, provider shall acknowledge that the insurance coverage is recommended by CMHSP and provider remains solely responsible for risk undertaken.

ADDITIONAL INSURED

The CMHSP shall be identified as an Additional Insured as necessary to protect its interests on any insurance policies referenced in the above paragraphs.