

WHAT IS REQUIRED WHEN REQUESTING INSURANCE FROM OTHERS

Certificates of Insurance

Depending on the scope of work or services provided, one or more of the following coverages should be evidenced on a Certificate of Insurance.

- General Liability Insurance
A minimum of \$1,000,000 per occurrence coverage is required.
- Automobile Liability
When applicable, automobile liability of \$1,000,000 per occurrence coverage will be required.
- Chartered Transportation
- When chartering transportation, \$5,000,000 will be the minimum amount of automobile liability coverage required.
- Workers' Compensation
Statutory limits are required, along with evidence of \$1,000,000 of employer's liability coverage. The policy should be endorsed to waive the right of subrogation of the Archdiocese of Portland.
- Sexual Misconduct/Abuse Liability Coverage
When the contractor will be working WITH students/youth, \$1,000,000 of abuse coverage will be required.

Endorsements

In addition to the above certificates, the following endorsements are required:

- Additional Insured Endorsement Form
This endorsement must be provided with the Parish and the Archdiocese of Portland listed as an additional insured.
- Primary and Noncontributory Endorsement Form
Or a copy of the policy language confirming that the policy is written on a "primary noncontributory" basis (pages must reference the policy number).

It is helpful to provide copies of the *Sample Certificate of Insurance* and the *Additional Insured and Primary Noncontributory Endorsement* forms to the other party.

Important Note: Be sure that there is always a written contract or agreement in place before services begin. Many insurance policies state that the coverage is contingent "on a written contract", being in place.

Agreements should not be signed until the insurance requirements have been approved.