VENDOR INSURANCE REQUIREMENTS

LOW Risk	STANDARD Risk	HIGH Risk
Commercial General Liability $500,000 CSL per Occurrence $500,000 CSL Aggregate (CSL = Combined Single Limit)	**Commercial General Liability** $1,000,000 CSL per Occurrence $2,000,000 CSL General Aggregate $1,000,000 CSL Products-Comp Ops Agg. (CSL = Combined Single Limit)	Specific Insurance Requirements Determined by Risk Management
Add to the Certificate of Liability Insurance: *The County of Ventura is added as an Additional Insured per form CG2010 attached.* This general liability Additional Insured policy endorsement must be attached to the Certificate of Liability Insurance. "County of Ventura" is inclusive of and sufficient for any and all County agencies, departments and/or districts.		
Automobile Liability: Commercial Auto: $300,000 CSL ea accident (CSL = Combined Single Limit) and/or Personal Auto: $100/300,000 bodily injury $50,000 property damage **Workers Comp** (statutory): $500,000 Employers Liability	**Automobile Liability:** Commercial Auto $1,000,000 CSL ea accident (CSL = Combined Single Limit) and/or Personal Auto: $250/500,000 bodily injury $100,000 property damage **Workers Comp** (statutory): $1,000,000 Employers.Liability	**Automobile Liability:** **Workers Comp** Employers.Liability: Specific Insurance Requirements Determined by Risk Management

EXAMPLES of, but not limited to, the following DUTIES

LOW Risk	STANDARD Risk	HIGH Risk
Seminars, workshops, classroom training, clerical duties, (filing, word processing, photocopying, data entry), web site design, reports development, training: low to moderate physical activity (yoga, light exercise), office equipment maintenance and/or repair, research projects, project/ program development, data processing services (consulting, testing, custom programming). Works primarily with County employees.	Minor road repair (potholes, etc.) flood control channel cleanup/repair, mechanics (equipment, vehicle or watercraft repair), equipment rental with operator (excluding cranes), towing, transport, solid waste recycling or disposal, filming projects, project/program management, most lessees, other activities in and around areas with public exposure. Frequent contact with non-County persons.	Hazardous materials abatement / disposal, road design, building design, construction projects, crane equipment rental with operator, aircraft repair, airport/aviation, fuel suppliers, ambulance/air ambulance services, health care services, carnivals, harbor/marine, fireworks exhibitions, restaurants/cafeterias/ snack bars, any services provided to minors.

PROFESSIONAL LIABILITY (ERRORS & OMISSIONS/MEDICAL MALPRACTICE) COVERAGE
is required for the following services.
THIS Risk Exposure MAY DIFFER from that for the vendor's other insurance coverages listed above.

LOW Risk	STANDARD Risk	HIGH Risk
Professional liability (E&O) $500,000 per Claim; $1,000,000 Aggregate DUTIES Include: appraisers, notaries, software programmers	Professional liability (E&O) $1,000,000 per Claim; $2,000,000 Aggregate. DUTIES Include: analytical chemists, Auditors, custom software design / development, insurance agents, lawyers, laboratories (research, development or testing), surveyors	DUTIES Include: ambulance services, dentists, doctors, druggists, nurses, counselors, psychiatrists, psychologists, other health or cosmetic services, engineers, architects, construction management

PLEASE READ

Automobile Liability insurance is not required if the vendor does NO traveling in providing services for completion of the Agreement. (e.g. telecommuting). If the vendor has employees but no vehicles registered to the business (personal vehicles only), the non-owned and hired automobile liability coverage might be included in their Commercial General Liability policy.

Workers Compensation insurance is not required if the vendor is a sole proprietor/partner/corporate officer with no employees. Otherwise, it is required under CA Labor Code Section 3700. **A letter on vendor's letterhead is required stating vendor is a sole proprietor/partner/corporate officer with no employees**. This letter is to be included with the other submitted documents.

(RISK-IMX 06-03)