

CHAPTER 23 – Certificates of Insurance

Purpose

To cover the County's liability for contracted vendors, and ensure the safety and compliance of all parties involved.

Recommendation

The County requires a *Certificate of Insurance* to be on file for any vendor who performs labor or services on County property; with a requirement of the County being listed as an additional insured. The minimum amount of General Liability Insurance coverage is \$1,000,000 as recommended by our liability insurance carrier, Wisconsin County Mutual Insurance Corporation. Work should not commence without proper documentation on file within the County.

There are several types of *Certificates of Insurance* that are needed depending on the services the County pays for:

1. General Liability Insurance (In case we are found negligent and liable in any way)
2. Worker Compensation Insurance (medical coverage and loss of wages, death benefits)
3. Professional Liability Insurance (usually dietitians, doctors, nurses, etc.)
4. Umbrella coverage (Some companies buy a policy that covers anything not already listed on their policies)
5. Automobile Liability

Refer to the Certificate of Insurance itself for these comments:

- A. The Insured section should be the name of the vendor we are paying for the services, or the name of the event being held on our property.
- B. The Certificate Holder should be the name of Rusk County AND the department requiring the certificate.
- C. This section shows the AGENT who insures the vendor. It is not the insurance company who would pay for any claims. That is in another section.
- D. This section shows the names of the companies that insure the vendor. There could be several, one for each of the types of insurance (liability, worker compensation, automobile, umbrella, professional liability etc.)
- E. Types of coverages for this particular vendor. The letter shall correspond to the names in D above.
- F. Dates of coverages for the type of insurance this certificate covers. You might need two certificates in one calendar year as not everyone uses January to January and not all coverages are for the same period.

- G. Amount of coverage. The County requires \$1,000,000 for each occurrence in the General Liability section.

RECORD KEEPING

The Finance Department is audited on the *Certificates of Insurance* each year. We require copies to be emailed to our department prior to services being contracted. Each new vendor shall also need a W-9 submitted with the proof of insurance.

Tenant-User Liability Insurance Program

Persons or businesses that use the County facilities also are to provide proof of liability insurance in case of an injury while they are using that facility. If no General Liability coverage through the homeowner's insurance is available and approved through our carrier prior to the event, we offer the Tenant-Users Liability Program with minimum limits of \$250,000 in General Liability coverage for all days on the County property. Requests are sent to the Finance department and submitted to the insurance company prior to the event date. Proof of Insurance is mailed to the Finance department upon receipt.

Implemented 06/21/18