

## INSURANCE PROCEDURES

1. Insurance is necessary to take a contract to the Board of Supervisors
2. Current insurance is necessary to pay an invoice
3. New Insurance is required when you assign a contract from one entity to another
4. See Exhibit C for required insurance
5. Insurance waivers are required if all insurance is not available at that time or if the Insurance is carried under a different name than the insured
  - a. For instance: Exhibit C requires Workers Comp, General Liability, Business Auto and Builder's Risk. If the project carries insurance under the nonprofit and the contractor is the LP, then the Contractor must submit an endorsement including the property and/or LP (GL and Builder's Risk). HCD must also request a waiver, which takes 1 week to obtain.
  - b. If the project has not started construction yet, a waiver must be obtained for Builder's Risk
  - c. If the Auto insurance does not include "Any Auto", a waiver must be obtained and an explanation provided
6. The County must be included as an Additional Insured on Endorsements for GL and Auto. They must be separate endorsement pages(not simply written in the Description) and must include the following language:

*County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees and volunteers.*