

Insurance for Standard Agreement (MOA)

Make sure you have the correct \$ amounts listed on your plan(s). The following paragraphs are extracted directly from the MOA and indicate the coverage amounts needed on your plan(s). Please have OPC listed as a Certificate Holder on your Insurance Certificates and as additionally insured on your Professional Liability Certificate.

a) Commercial General Liability:

Provider shall maintain bodily injury and property damage liability coverage as shall protect Provider and any approved subcontractor performing work under this Agreement from claims of bodily injury or property damage which arise from operations of this Agreement whether such operations are performed by Provider, any subcontractor or anyone directly or indirectly employed by either. The amounts of such insurance shall not be less than \$1,000,000.00 each occurrence and \$3,000,000.00 in the annual aggregate unless Provider, with prior written approval of Area Authority/County Program, names the Area Authority/County Program as an additional insured, in which case limits of no less than \$1,000,000.00 each occurrence and \$1,000,000.00 in the annual aggregate would be acceptable.

b) Professional Liability (where applicable):

Provider shall maintain such professional liability insurance coverage as shall protect the Provider's from its failure to conform to the professional standard of care required under applicable law and under this Agreement. The limits of liability shall be not less than \$1,000,000.00 per occurrence and \$3,000,000.00 in the annual aggregate. The Organization's professional liability insurance policy shall name the Area Authority/County Program as additional insured. An original, signed, in force Certificate of Insurance for such coverage shall be provided to the Area Authority/County Program upon execution of this Agreement and throughout the duration of this Agreement as insurance expires.

c) Automobile Liability:

Fleet vehicles, privately owned cars or hired cars utilized in the transport of consumers shall be insured against loss in an amount not less than \$500,000.00 bodily injury each person, each accident, and \$500,000.00 for property damage and \$500,000.00 uninsured /under insured motorist; and \$5,000.00 medical payment.

d) Worker's Compensation and Occupational Disease Insurance:

Provider shall meet the statutory requirements of the State of North Carolina for Worker Compensation and Occupational Disease Insurance, currently \$100,000.00 per accident limit, \$500,000.00 disease per policy limit, \$100,000.00 disease each employee limit, providing coverage for employees and owner.

Clarification of (c): Providers may substitute a 1 (one) million combined single limit liability policy for the \$500,000/ 500,000/500,000 requirement stated above. Also, if any agency does not own autos, nonowned automobile liability coverage is all that is available. If individuals are transported in privately owned vehicles, the contract agency must carry \$500,000 of non-owned automobile liability insurance.