

SUBJECT: **PRIVATE PROVIDER WATER AMBULANCE
INSURANCE REQUIREMENTS**

(EMT, PARAMEDIC, MICN)
REFERENCE NO. 426.1

CERTIFICATE OF INSURANCE REQUIREMENTS

Insurance must be provided by an insurance company acceptable to County's Risk Manager, with an A.M. Best rating of not less than A:VII.

The following elements must be present on the Certificate of Insurance (COI):

1. The COI must include the name of each insurer providing coverage, and its' NAIC (National Association of Insurance Commissioners) identification number(s).
2. The "Certificate Holder" section of the COI must list the certificate holder as:

County of Los Angeles
EMS Agency
10100 Pioneer Blvd., Suite 200
Santa Fe Springs, CA 90670

3. The COI must indicate that the County be given written notice of cancellation by mail at least ten (10) days in advance of said cancellation for nonpayment, and thirty (30) calendar days in advance of modification or termination.
4. Identify any insured retentions or deductibles exceeding \$100,000.
5. Include copies of the Additional Insured Endorsements to the commercial general liability policy, naming the County of Los Angeles, its Special Districts, its officials, officers and employees as an additional insured for all activities.
6. **General liability** Insurance (written on Insurance Services Office [ISO] policy form CG 00 01 or its equivalent) must have limits of not less than the following:

General Aggregate:	\$5 Million
Products/Completed Operations Aggregate:	\$1 Million
Personal and Advertising Injury:	\$1 Million
Each Occurrence:	\$1 Million

7. **Professional Liability** Insurance covering liability arising from any error, omission, negligent or wrongful act of Contractor, its officers or employees with limits of not less than **\$2 Million** per occurrence and **\$3 Million** aggregate.
8. **Sexual Misconduct Liability** Insurance covering liability arising from any claims arising from negligent employment, investigation, supervision, training or retention of, or failure to report proper authorities, a person(s) who committed any act of abuse, molestation, harassment, mistreatment or maltreatment of sexual nature with limits of not less than **\$2 Million** per occurrence and **\$2 Million** aggregate.

9. **Hull and Machinery Liability** Insurance must be included on the vessel for physical damage up to its declared valuation, including Protection & Indemnity for all liabilities arising from the vessel operation (including liability to Jones Act crew, third parties on board, wreck removal) up to **\$25 Million** in limit to the extent possible, Vessel Pollution Liability up to **\$25 Million**, if not included within the Protection & Indemnity.
10. **Workers Compensation and Employers' Liability** Insurance providing workers compensations benefits, as required by the Labor Code of the State of California or by any other state, and for which Contractor is responsible. This insurance must include Employers' Liability coverage with limits of not less than the following:

Each Accident:	\$1 Million
Disease – Policy Limit:	\$1 Million
Disease – Each Employee:	\$1 Million
11. Contractors using employees that are leased, temporary, or from a Professional Employer Organization (PEO) must submit documentation of Workers Compensation insurance for such employees that includes identification of the contractor.
12. Contractor must provide current Alternate Employer Endorsement for any leased, temporary or PEO which names the County as an "Alternate Employer." The endorsement must also provide that the County will not receive less than 30 days advance written notice of cancellation of this coverage.