INSURANCE AND BONDING GUIDELINES

Insurance types and limits, certificates, and bonding recommendations for procurements conducted by entities of the State of Georgia

Prepared for: State of Georgia Entities

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Disclaimer: These Insurance and Bonding Guidelines are not intended to cover all possible issues relating to insurance or bond requirements for the State. Instead, they are intended to provide general guidelines on these topics. ***If there is a conflict between the Guidelines and any State policy or applicable law/regulation, the policy or law/regulation will take precedence.***

The Guidelines are not intended for the use or benefit of anyone other than entities of the State of Georgia. The State's bidders, suppliers, or other third parties should not rely upon the Guidelines when interacting with the State. The information contained in the Guidelines should not be considered legal, accounting, or other advice for anyone other than entities of the State of Georgia. The Guidelines are intended solely for internal State use and do not create any third-party rights, benefits, claims, or causes of action for parties outside the State.

Table of Contents

I. Establishing Contractual Insurance Guidelines 4
II. Insurance Coverages 5
1. Commercial General Liability: 5
2. Automobile Liability: 5
3. Workers' Compensation: 6
4. Umbrella Liability: 6
5. Professional Liability (Errors and Omissions): 6
6. Pollution Liability (including Contractors Pollution Liability Coverage): 6
7. Crime Coverage: 7
8. Aviation (including Coverage for Drones): 7
9. Technology Errors & Omissions (Cyber Liability): 7

III. Property and Casualty Insurance and Bonding Fundamentals 8
1. What is an exposure? 8
2. What are the different types of exposure? 8
3. How is exposure related to insurance? 8
4. Do only high value contracts require insurance? 8
5. Why do suppliers or suppliers need to purchase insurance? 9
6. What are the different types of property and casualty insurance? 9
7. What are bonds? 9
8. What are the different types of bonds? 9
9. What is a surety bond? 9
10. What are the most common types of surety bonds? 10
11. When are surety bonds needed? 10
12. What is a fidelity bond? 10
13. When are fidelity bonds needed? 10
14. I have insurance – do I need a bond? 10
15. Are bond requirements related to the value of contracts? 11

IV. Insurance Coverage Guidelines for Suppliers 11
1. Standard Insurance Limits for Goods and Ancillary Services 11
2. Categories by Services Provided 12
   - i. Advertising/Digital Media Including Podcasts: 12
   - ii. Air Charter: 12
   - iii. Aircraft Service/Maintenance: 13
   - iv. Ambulance Service: 13
   - v. Asbestos Abatement: 13
   - vi. Auto Repair Shops: 14
   - vii. Boiler Systems – Water Treatment: 15
   - viii. Building- Remodeling and Construction: 15
   - ix. Bus Charter: 16
   - x. Catering/Food Service: 17
   - xi. Childcare Services: 17
   - xii. Consulting Services: 18
   - xiii. Custodial Services: 18
   - xiv. Demolition: 19
   - xv. Designer/Architect: 19
   - xvi. Drone: 20

xvii. Elevator Maintenance: 20
xviii. Film Production: 21
xix. Food Service: 21
xx. Food Trucks: 22
xxi. Fuel Suppliers: 22
xxii. Garbage and Disposal: 23
xxiii. Hazardous Material Transportation: 23
xxiv. Hotels: 24
xxv. Information Technology: 24
xxvi. Landscaping / Lawn Care: 25
xxvii. Laundry Service: 26
xxviii. Livestock Transportation: 26
xxix. Medical/Therapist Services: 27
xxx. Motor Carrier Transportation: 27
xxxi. New Construction: 28
xxxii. Paving Contractors: 29
xxxiii. Pest Control: 30
xxxiv. Professional Education Providers:* 30
xxxv. Recreational Services: 30
xxxvi. Security: 31
xxxvii. Staffing Services: 31
xxxviii. Stage Rigging/Fall Protection: 32
xxxix. Study Abroad Agencies: 32
xl. Television and Radio Broadcasting: 33
xli. Third Party Administrator: 34
xlii. Ticket Sales: 34
xliii. Timber Harvesting / Logging: 35
xliv. Transportation: 36
xlv. Travel Services: 36
xlvi. Vending Machine Providers: 37
V. Insurance Coverage Guidelines for Special Events 37
1. Events Usually Not Requiring Insurance 37
2. Low Risk Events 37
3. Medium Risk Events 38
4. High Risk Events 39
5. TULIP- (Tenant User Liability Insurance Policy): 40
Appendix Certificates of Insurance: Required Information & Sample 41

I. Establishing Contractual Insurance Guidelines

Every contract has risks that must be reviewed from the perspective of protecting the State of Georgia's assets. This document aims to provide guidelines and tools to help you manage risk with respect to insurance coverage when you contract on the behalf of the State of Georgia. Essential parts of contract management include:

1. Evaluate the risks involved.
2. Decide whether to avoid, transfer, or accept the risks.
3. Implement appropriate risk transfer and/or risk financing mechanisms.

Georgia's goal is to establish contract guidelines for insurance coverage that can be consistently applied with a few exceptions. While these guidelines are advisable, state agencies have discretion to reduce limits on a case-by-case basis.

To ensure the continued success of Georgia contract review program, once insurance requirements have been set, they should be communicated in the competitive solicitation prior to awarding the contract.

These general requirements should be incorporated into every contract and should not be waived without consulting with your risk management or legal team or the Georgia Department of Administration Services (DOAS) Risk Management Services (RMS) Division.

Georgia Department of Administrative Services Risk Division recommends that all insurers transacting insurance in Georgia be licensed in a qualified jurisdiction and approved to do business within the State of Georgia.

Georgia Department of Administrative Services Risk Management Division recommends that suppliers for the State maintain insurance policies that meet the following standards:

1. Provide required insurance this is written on an "occurrence" basis (professional liability and pollution liability are acceptable written on a "claims-made" basis).

2. Name the State of Georgia, its officers, employees, agents, and volunteers as "additional insureds" on general liability and other policies as specified by the contract.

3. Possess a minimum A.M. Best's Insurance Guide rating of A. The letter denotes the company's financial strength level.

LEVEL	AM BEST RATING CHART CATEGORY
A++	Superior
A+	Superior
A	Excellent
A-	Excellent
B++	Very Good
B+	Very Good
B	Good
B-	Good
C++	Fair
C+	Fair
C	Marginal
C-	Marginal
D	Below minimum standards

Figure 1: A.M. Best's Rating Chart

4. The certificate of insurance shall provide for notice of cancellation to be given in accordance with the policy provisions. State Entity procurement contracts should contain provisions that 1) Should the policy be cancelled before its expiration date, notice shall be given in accordance with the policy provisions; 2) supplier shall notify the State immediately upon receiving any information that any of the required coverages are or

will be changed, cancelled or replaced; and all such coverage shall remain in full force and effect during the initial term of the agreement and any renewal or extension thereof.

5. Provide a completed Certificate of Insurance (sample attached hereto as Appendix) containing the following information:

a. Name and address of agent, phone number, email, and fax number
b. Name of insurance company(is) and policy number(s)
c. Policy period
d. Name and address of insured
e. Description of coverage(s)
f. Policy limits
g. Special instructions of terms of coverage
h. The State of Georgia listed as the certificate holder (See #9)
i. Signature of the insurer's authorized agent or representative and date (bonds are required to be signed by a licensed resident agent in pursuant to O.C.G.A. § 33-23-1.

6. DOAS Risk Management recommends that all policies of insurance be on a primary, non-contributory basis with any other insurance coverages and/or self-insurance carried by the State of Georgia.

7. State Entities should also consider requiring that proof of general, professional, and pollution liability coverages be provided for up to four years after the substantial completion of a large construction project.

8. State entities should ensure that the insurance requirements specified in the contract do not reduce the liability the supplier has assumed in the indemnification/hold harmless section of the contract.

9. Certificate holder should be listed as the State Entity, along with State Entity's contact information, including name of the State Entity representative responsible for receiving notices and his/her contact information, including mailing address and e-mail address:

(NAME OF STATE ENTITY)
ATTN: (NAME OF STATE ENTITY REPRESENTATIVE)
Address of State Entity

Email: (ADDRESS OF STATE ENTITY)

II. Insurance Coverages

1. Commercial General Liability:
DOAS recommends inclusion of this coverage in most State Entity contracts, including short-term lease agreements. Bid specifications and contracts should state that the required coverage is ISO CG 00 01 or a substitute form providing coverage at least as broad. Coverage is to include:

a. Premises and Operations Liability
b. Personal Injury/Advertising Liability
c. Products/Completed Operations
d. Liability Assumed Under an Insured Contract (including tort liability of another assumed in a business contract)
e. Independent Contractors

2. Automobile Liability:
DOAS recommends that State Entity contracts require auto liability insurance coverage for contracts contemplating any use of an automobile or driving on state premises, such as construction projects, premises lease agreements, and service contracts. Bid specifications and contracts should state that required coverage shall be written on standard ISO CA 00 01 or a substitute form providing equivalent liability coverage. If necessary, the policy shall be endorsed to provide contractual liability coverage equivalent to that provided in the 1990 and later editions of ISO CA 00 01. Contracts must contain a requirement that the supplier provide business automobile liability coverage that includes:

a. All vehicles owned, leased, hired, non-owned, and employee non-owned vehicles.
b. Personal injury protection (when applicable)

3. Workers' Compensation:
DOAS Risk Management recommends that State Entity contracts require that suppliers maintain workers' compensation insurance with applicable statutory limits. This is unless the supplier is not required by state law to have workers' compensation coverage due to the type of business or number of employees. All employers in the construction business or trades (construction service providers) with one or more employees are required by Georgia state law to provide workers' compensation, unless they are specifically exempted. Construction businesses are also required to carry workers' compensation coverage on themselves or be listed on the Exemption Registry. You can search the Workers' Compensation Exemption Registry and view general information about the Registry at: https://sbwc.georgia.gov/employer-information.

Supplier shall be responsible for workers' compensation insurance for subcontractors that provide services under a State of Georgia contract. This coverage must include statutory coverage in the states in which employees work. If there is exposure of injury to supplier's employees under the US Longshore and Harbor-Workers' Compensation Act, the Jones Act, or under laws, regulations, or statutes applicable to maritime employees, coverage shall be included for injuries or claims.

4. Umbrella Liability:
An umbrella liability policy (or excess liability) may be used to provide additional commercial general liability, automobile liability, and employers' liability limits to meet contractual minimum coverage requirements.

5. Professional Liability (Errors and Omissions):
Professional liability insurance provides protection against losses caused by errors in judgment, planning and design that result in economic loss to the state.

To determine if you need professional liability insurance, ask yourself:

a. Is the professional licensed or certified (i.e., architect, consultant, paramedic, attorney, engineer, etc.)?
b. Will the information developed by the professional be used in a decision-making process within the institution that could create a liability (i.e., clinical trials, building construction, etc.)?

If the answer is **yes** to either of these questions, then professional liability insurance should be required.

General liability policies often exclude losses under such circumstances. They can be covered through separate professional liability insurance policies, also known as errors and omissions (E&O) policies.

Because professional liability insurance is generally written on a claims-made basis, there is a concern about coverage for latent defects, design errors, or mistakes that may result in claims after the contract has been completed. One solution is to require the supplier to maintain coverage for a specified period after the project has been completed, or to purchase an extended reporting policy (otherwise known as "tail coverage"). State Entities may also require that proof of professional liability coverage be provided for up to four years after the project completion.

6. Pollution Liability (including Contractors Pollution Liability Coverage):
Pollution liability coverage should be considered whenever the work at issue involves the handling of hazardous material, or the operation of the supplier could create or exasperate an environmental hazard. DOAS Risk Management recommends that State Entities consider the following in their solicitation and contracts:

a. The supplier should provide pollution liability coverage to cover bodily injury; property damage, including natural resource damage, cleanup costs, removal, storage, disposal, and/or use of the pollutant; and defense, including costs and expenses incurred in the investigation, defense, or settlement of claims. Coverage should apply to the sudden and gradual pollution conditions resulting from the escape or release of smoke, vapors, fumes, acids, alkalis, toxic chemicals, liquids, or gases, natural gas, waste materials or other irritants, contaminants, or pollutants, including asbestos.

b. Pollution liability coverage is normally written on a claims-made basis. Therefore, the supplier should warrant that any retroactive date applicable to coverage under the policy precedes the effective date of the contract and that continuous coverage will be maintained, or an extended reporting or discovery period will be exercised for a period of three (or specify desired number) years, beginning from the time that work under this contract is completed.

c. If the supplier is responsible for removing any pollutants from a site, then the supplier should cover its automobile exposure for transporting the pollutants from the site to an approved disposal site. Auto liability coverage should be endorsed to include the required auto pollution endorsements and Motor Carrier Act Endorsement, MCS-90.

7. Crime Coverage:

Crime coverage, specifically employee dishonesty coverage, should be considered whenever you contract with an organization that (1) collects money or other forms of payment on your behalf; (2) collects money or others forms of payment on their own behalf and then makes a periodic payment to you for a portion of the amount collected; (3) has special access to valuable property on your premises; (4) has special access to confidential or personal information (paper or electronically); or (5) has on-site or remote access to your computer network and data. Examples of contracted services that might require employee dishonesty coverage include:

a. Janitorial, building management, or security guard services
b. Cafeteria, bookstore, or parking garage operations
c. Computer software design services

Coverage should be provided using ISO form CR 00 01 Employee Dishonesty Coverage Form or its equivalent and shall include ISO endorsement CR 04 01 Clients' Property or its equivalent and ISO endorsement CR 20 14 Loss Payable or its equivalent. Consider requiring evidence of loss of funds due to social engineering or impersonation fraud if situation warrants CR 04 17 11.15.

8. Aviation (including Coverage for Drones):

Aviation insurance may be required for various types of activities, such as charters and land-use permits. Aircraft liability insurance should cover all owned, hired, and non-owned aircraft with a combined single limit per occurrence for bodily injury and property damage of not less than $25,000,000 with no per seat passenger limitation. If the charter is of a large, commercial size airplane – some carriers classify this as any aircraft having over 45 seats – then higher limits should be required.

The use of drones by third parties on campus is increasing in frequency. When colleges are contracting with suppliers who will be using drones on campus, minimum limits of $1,000,000 and coverage extended to Bodily Injury, Property Damage, Personal Injury, and Advertising Injury should be requested.

9. Technology Errors & Omissions (Cyber Liability):

Technology Errors & Omissions (Tech E&O) is professional liability insurance, also known as errors and omissions insurance, designed for technology companies. Any individual or firm that provides technology services or products should be required to provide Tech E&O in the event their unintended error or omission in performing services or providing back or front-end product(s) causes a loss to a third party(s) and for which a claim is brought against the insured and/or the State. This coverage is applicable to but is not limited to:

a. Outsourced IT providers
b. Hosted solutions (web hosting, FTP hosting)
c. E-mail hosting
d. Data storage (cloud services)
e. Backup
f. SaaS tools – CRM, information governance, E-mail marketing, MDM platform
g. Developers – website, marketing content
h. Physical and cyber security providers
i. Payment processing
j. Internet service providers & other connectivity solutions

Below are a few examples of exposures to State IT operations from each of the different suppliers:

a. Website developers:
   i. Introduction of malware due to vulnerabilities in the code

b. Outsourced IT director:
   ii. Theft of sensitive or valuable information
   iii. Outage and resultant business interruption
   iv. Data loss and associated recovery costs

c. Offsite data backup or other hosted solutions:
   v. Loss of company or client data that could trigger breach requirements, reputation damage, or result in fines/penalties.

d. E-mail provider:
   vi. Outage could cause a loss of revenue by decreasing productivity or provider could be responsible for a loss of data.

Depending on nature of work and the services and/or products provided by the supplier, additional coverage should be ascertained, i.e. in the event the supplier will have access to any data of a personal or confidential nature e.g., employee records, general public personal information, health records, or financials records, Contract shall be required to include (or not exclude) coverage for data breach, the Network Security (Cyber) and Privacy Liability coverage in addition to this Tech E&O.

III. Property and Casualty Insurance and Bonding Fundamentals

Before you can determine the appropriate type and amount of insurance for your contracts, it is important to understand the concept of ***exposure***.

1. What is an exposure?
Exposure is defined as any situation that can lead to a loss or claim against the State.

2. What are the different types of exposure?
Exposure can be categorized broadly into **two types**:
1) situations that can lead to bodily injury, medical harm, or death to a **person**
2) situations that can lead to ***property*** loss

a. ***Property exposure*** deals with potential damage to tangible things such as buildings, motor vehicles, and personal items caused by the negligent acts of suppliers, suppliers, State Entity officials, and other third parties.
b. ***Personnel exposure*** deals with the potential harm, injury, or illness of any party resulting from the service, delivery, or use of goods that the State of Georgia procures. Affected parties can include employees, suppliers, sub-contractors, customers, and unrelated bystanders.

3. How is exposure related to insurance?
Exposure is present in any solicitation. It is common for more than one area of exposure to exist. For example, a building remodeling or construction contract should consider among other things the potential loss from fire (property exposure) and potential harm to construction workers (personnel exposure) or pedestrians (personnel exposure). ***In almost all contracts, it is necessary to purchase casualty insurance, and, in some contracts, it is necessary to purchase property insurance to cover the potential financial loss to the State of Georgia resulting from one or more exposures. Within any relevant bid request, it is important to stipulate the supplier's responsibility to maintain various coverage types and limits.***

4. Do only high value contracts require insurance?
No, the need for insurance is not related to the value of the contract, but to the degree of exposure.

5. Why do suppliers or suppliers need to purchase insurance?
Insurance has two primary benefits:

a. It **ensures that *suppliers and suppliers have the financial ability to pay for damages*** that result from their negligent acts.
b. It **protects the State of Georgia from financial loss** because of third-party acts during the acquisition, delivery, or usage of purchased goods or services.

6. What are the different types of property and casualty insurance?
The eleven primary types of insurance referred to in this document:

a. **Automobile Liability:** insurance that protects the insured against financial loss because of legal liability for automobile-related injuries to others or damage to their property by an automobile.
b. **Commercial General Liability (CGL):** a standard insurance policy issued to business organizations to protect them against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations, advertising, and personal injury liability.
c. **Contractors Pollution Liability:** provides third-party coverage for bodily injury, property damage, defense, and cleanup because of pollution conditions (sudden/accidental and gradual) arising from contracting operations performed by or on behalf of the supplier.
d. **Fidelity Insurance:** covers loss due to crime or dishonesty by an employee/supplier – also known as "Fidelity Bond"
e. **Professional Liability:** a type of liability coverage designed to protect traditional professionals (e.g., accountants, attorneys) and quasi-professionals (e.g., real estate brokers, consultants) against liability incurred because of errors and omissions in performing their professional services.
f. **Workers' Compensation (WC):** provides medical, disability, and rehabilitation benefits to injured employees of the supplier.
g. **Umbrella Liability:** a liability policy that provides excess coverage above underlying policies and may provide coverage not available in the underlying policies, subject to a self-insured retention.
h. **Environmental Impairment Liability:** a specialized insurance policy that covers liability and sometimes cleanup associated with pollution.
i. **Builder's Risk:** a property insurance policy that is designed to cover property in the course of construction.
j. **Liquor Liability:** type of policy that covers the insured in the business of manufacturing, distributing, selling, serving, or furnishing alcohol.
k. **Aircraft Liability:** coverage for the insured if the insured's negligent acts and/or omissions result in losses in connection with the use, ownership, or maintenance of an aircraft.

7. What are bonds?
Bonds are financial instruments pursuant to which sureties agree reimburse obligees for financial losses due to a supplier's non-performance of contract terms and conditions or the dishonest acts of a supplier's employees.

8. What are the different types of bonds?
There are two primary types of bonds.

a. A **fidelity bond** protects against the financial loss from a dishonest act or crime committed by an employee of the supplier.
b. A **surety bond** (bid, performance, or payment bond) ensures a supplier fulfills certain terms and conditions of a contract.

9. What is a surety bond?
Surety bonds are designed to help the obligee ensure that the supplier completes the job in accordance with the contract. If a bonded supplier defaults on any obligation of a bonded job, the surety may seek to recover any amounts it paid to the obligee from the principal (the bonded supplier). Thus, the bonded supplier has a punitive incentive through the legal constraints of the bond to complete the work expected by the obligee.

Further, surety companies carefully underwrite applicants for bonds by examining the supplier's managerial and financial ability to undertake and complete a job. Thus, the requirement for surety bonds also serves to eliminate truly unqualified suppliers from the bid process. Many public works contracts must or should include a requirement that the supplier furnish contract bonds, but you may choose to exercise discretion for certain types of jobs that have inconsequential cost or risk of other harm should a supplier fail to complete the work.

The surety bonds related to public work contracts include Bid Bonds, Performance Bonds, Payment Bonds, and Completion Bonds. Collectively, they are referred to as Contract Bonds.

10. What are the most common types of surety bonds?

a. **Bid Bond:** Guarantees that the supplier will enter the contract at the price bid during the RFX process. Additionally, the bid bond sets the requirements for performance and payment bonds as necessary.

b. **Performance Bond:** Protects the obligee from financial loss caused by the supplier who fails to deliver goods or services in accordance with the terms, specifications, and conditions of the contract.

c. **Payment Bond:** Protects certain providers of material and labor to a job (e.g., subcontractor, material supplier). It guarantees the supplier will pay bills in accordance with the contract terms.

11. When are surety bonds needed?

Surety bonds may be required or recommended based on the terms of a given solicitation – especially when the non- performance of contract terms would have adverse financial effects on the public entity– or when subcontractors play a key role in the successful outcome of a contract.

Bid, Performance and Payment bonds are required for certain state construction contracts as described by various Georgia statutes. Please refer to the following for additional information:

- **Bid bonds**
  O.C.G.A.§§ 13-10-20 & 13-10-21.

- **Performance bonds**
  O.C.G.A. §§13-10-40 & 13-10-41.

- **Payment bonds**
  O.C.G.A. §13-10-60.

- **LexisNexis Official Code Georgia Annotated link.**
  http://www.lexisnexis.com/hottopics/gacode/Default.asp

12. What is a fidelity bond?

A fidelity bond provides financial reimbursement to the obligee for the wrongful taking of property by a supplier's employee(s).

13. When are fidelity bonds needed?

Typically, fidelity bonds are required when suppliers have their employees engaged in work under a state contract with limited state supervision present and have easy access to state property and/or monies. Examples: suppliers who provide after-hour janitorial services, security services, or concessionaire contracts.

14. I have insurance – do I need a bond?

Insurance protects against a potential loss from property or personnel exposure. A bond provides additional coverage by protecting against a non-performance of contract terms and conditions by a supplier or dishonest activity by its employees. Please contact your legal counsel for guidance. Considerations include the following:

- What is the cost to requiring a bond?
- Will the requirement of a bond potentially limit competition?
- Are there other avenues to limit risk other than requiring a bond?
- Are there statutory requirements for bonds?
- Should I consider reducing the bond requirement throughout the contract lifecycle?
- What is involved in collecting on the bond?

15. Are bond requirements related to the value of contracts?
Surety bonds are related to the value of a contract. For some types of contracts, such as building construction, certain surety bonds are statutorily required if the contract amount is above $100,000 (see statutory references above). For lower value contracts, one may consider requiring liquidated damages or other risk reduction methods in lieu of bonds – please contact your legal counsel for additional guidance.

IV. Insurance Coverage Guidelines for Suppliers

The following recommended minimum insurance coverages and limits apply to suppliers doing business with the State of Georgia. The Standard Insurance Limits are recommended for all procurements of goods and ancillary services. The specific recommendations for suppliers providing higher risk services supersede the Standard Insurance Limits. Coverage types and limits are recommended minimums and should be increased as appropriate based on contract value and potential risks to the state. To achieve the appropriate coverage levels, a combination of a specific policy written with an umbrella policy covering liabilities above stated limits is acceptable.1 Procuring entities should always consult with appropriate risk management experts.

Important

DOAS Risk Management Recommends that Contracts contain the following:

The certificate of insurance shall provide for notice of cancellation to be delivered in accordance with the policy provisions. State Entity procurement contracts should contain provisions that:

1. Should the policy be cancelled before its expiration date; notice shall be delivered in accordance with the policy provisions.
2. Supplier shall notify the State immediately upon receiving any information that any of the required coverages are or will be changed, cancelled, or replaced.
3. All such coverage shall remain in full force and effect during the initial term of the agreement and any renewal or extension thereof.

Generally, policies must be issued by an insurance company authorized to do business in the State of Georgia, with a minimum AM Best rating of A, and signed by an authorized agent. Bonds are required to be signed by a licensed resident agent in pursuant to GA Code 13-82 (2020).

Please note: The expanded list of categories, relevant insurance types, and recommended limits are to be used as guidelines and are indicative of best practices but are not exhaustive. Your insurance needs may by higher (or lower). Please consult your risk management, legal division, or Georgia Department of Administrative Services, Risk Management Services for any questions.

Please contact your State Entity's risk management professionals, legal office, or the Georgia Department of Administrative Services, Risk Management Services, who can assist entities in risk management, who can assist entities in risk management analysis. For our office to advise on coverage types and limits for a specific bid request, please send queries to mailto:Risk.management@doas.ga.gov at least 30 days before anticipated bid request release.

1. Standard Insurance Limits for Goods and Ancillary Services

Workers' Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000

General Aggregate Limit: $2,000,000
Products/Completed Ops. Aggregate Limit: $2,000,000

Automobile Liability: $1,000,000

Combined Single Limit- each accident: $2,000,000
Umbrella Liability:

For example: If appropriate limits are $2 million per occurrence and $2 million aggregate, acceptable coverage would include a specific policy covering $1 million per occurrence and $1 million aggregate written with an umbrella policy for an additional $1 million.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation, General Liability and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

2. Categories by Services Provided

i. Advertising/Digital Media Including Podcasts:

Workers' Compensation* (WC): Statutory Limits

Commercial General Liability (CGL):
Each Occurrence Limit: $1,000,000
Personal & Advertising Injury Limit: $1,000,000
General Aggregate Limit: $2,000,000
Products/Completed Ops. Aggregate Limit: $2,000,000
*Online providers are not required to have WC coverages.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation, General Liability, Automobile, Umbrella and Media Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

ii. Air Charter:

Aircraft Liability – includes War Liability
Piston $5,000,000
Jet $25,000,000

Umbrella Liability- includes War Liability $2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Aircraft Liability policies. A waiver of subrogation applies to Workers' Compensation, General and Aircraft Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non- contributory to any other insurance available to the Certificate Holder.

iii. Aircraft Service/Maintenance:

Worker's Compensation (WC):	Statutory Limits
Aircraft Liability- includes War Liability:	
Products- Completed Operations Aggregate Limit:	$25,000,000
Personal Injury & Advertising Injury Aggregate Limit:	$25,000,000
Each Occurrence Limit:	$25,000,000
Fire Damage Limit – any one fire:	$1,000,000
Medical Expense Limit – any one person	$10,000
Hangar Keeper's – each loss limit	$25,000,000
Hangar Keeper's – each aircraft limit	$25,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the Aviation and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation, Aviation Liability and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

iv. Ambulance Service:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$1,000,000
Products/Completed Ops. Aggregate Limit:	$1,000,000
Automobile Liability:	
Combined Single Limit:	$3,000,000
Professional Liability:	$3,000,000
Umbrella Liability:	$3,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

v. Asbestos Abatement:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000

General Aggregate Limit:	$2,000,000
Products/ Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Contractor's Pollution Liability- 1-year extended reporting period	
Each Occurrence	$3,000,000
Umbrella Liability	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Contractors Pollution, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Contractors Pollution, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

General Conditions - All insurance to be purchased and maintained by the supplier shall include: (a) a written waiver of any right by the insurer to recovery, by subrogation or otherwise, against the Owner and (b) per project endorsements stating that the aggregate limits apply fully to this project.

If the initial Contract Sum as awarded exceeds $100,000, supplier shall provide a Contract Bond, in the amount of one hundred percent (100%) of Contract Sum covering faithful performance of contract and payment of obligations arising thereunder.

vi. Auto Repair Shops:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit-each accident:	$1,000,000
Commercial Garage Liability	$1,000,000
Garage Keepers Coverage	$ 500,000
$500 Deductible Comprehensive and Collision	
On Hook Towing Coverage:	$100,000
$500 Deductible Comprehensive and Collision	
Umbrella Liability:	$1,000,000
On Hook liability coverage is only required if towing a vehicle	

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation, General Liability, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

vii. Boiler Systems – Water Treatment:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/ Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Pollution Liability:	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000
Umbrella Liability:	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Pollution, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Pollution, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

viii. Building- Remodeling and Construction:

*This includes all aspects of building work, including, but not limited to ducts, electrical, HVAC, painting, plumbing, roofing, etc.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit: - per project	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combine Single Limit:	$1,000,000
Property Coverage or Builder's Risk Policy:	Equal to or greater than the existing building limit if performing renovations.
Contractor's Pollution Liability- 1-year extended reporting period	
Each Occurrence Limit:	$1,000,000

Aggregate Limit:	$1,000,000
Umbrella Liability:	$2,000,000

*Other specific coverage requirements / levels may exist depending on project size, scope, and type.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Builders Risk, Umbrella, and Contractors Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Builders Risk, Umbrella, and Contractors Pollution Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

General Conditions - All insurance to be purchased and maintained by the supplier shall include
(a) a written waiver of any right by the insurer to recovery, by subrogation or otherwise, against the Owner and (b) per project endorsements stating that the aggregate limits apply fully to this project.

If the initial Contract Sum as awarded exceeds $100,000, supplier shall provide Contract Bond, in the amount of one hundred percent (100%) of Contract Sum covering faithful performance of contract and payment of obligations arising thereunder.

ix. Bus Charter:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability for 16 or more passengers*- required:	
Combine Single Limit:	$5,000,000
Automobile Liability for 15 or fewer passengers* required:	
Combine Single Limit:	$1,500,000
Umbrella Liability – preferred but not required	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000

Please have supplier verify with their insurance broker and/or carrier that coverage under the Business Auto includes coverage for Property of the Insured's passengers (luggage) while property is carried by the covered auto (Bus).

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation and the General and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

x. Catering/Food Service:

Worker’s Commercial (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Liquor Liability: when distributing, selling or serving alcohol	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers’ Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non- contributory to any other insurance available to the Certificate Holder.

xi. Childcare Services:

Worker’s Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Commercial Automobile Liability:	
Combined Single Limit:	$1,000,000
	$1,000,000
Umbrella Liability:	
Each Claim:	$5,000,000
Annual Aggregate:	$5,000,000
Sexual Misconduct Liability:	
Claims for wrongful acts against any one victim:	$1,000,000
Claims for wrongful acts against all victims:	$2,000,000
sub-limited to all Safeguard costs resulting from all circumstances:	$50,000
Retention: any one victim	$25,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Sexual Abuse and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xii. Consulting Services:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000
Professional Liability: type and limits determined by consulting type.	

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General Liability policy. A waiver of subrogation applies to Workers' Compensation, General Liability, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non- contributory to any other insurance available to the Certificate Holder.

xiii. Custodial Services:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000
Fidelity/Employee Dishonesty- Type and limits by Services	

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Contractors Pollution, Automobile and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Contractors Pollution, Automobile and

Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xiv. Demolition:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/ Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Excess/Umbrella Liability:	
Each Occurrence Limit:	$50,000,000
Aggregate Limit:	$50,000,000
Job Pollution Liability:	
Each Occurrence Limit:	$2,000,000
Aggregate Limit:	$4,000,000

Products and Completed Operations insurance shall be maintained for a minimum period of at least two (2) years after Substantial Completion or final payment, whichever is earlier. If the supplier intends to implode any building(s), the supplier's implosion Subcontractor must also provide its own Excess/Umbrella Liability insurance in the amount of $20,000,000 per occurrence/aggregate limit.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Excess/Umbrella, and Job Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Excess/Umbrella, and Job Pollution Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

General Conditions - All insurance to be purchased and maintained by the supplier shall include
(a) a written waiver of any right by the insurer to recovery, by subrogation or otherwise, against the Owner and (b) per project endorsements stating that the aggregate limits apply fully to this project.

If the initial Contract Sum as awarded exceeds $100,000, supplier shall provide Contract Bond, in the amount of one hundred percent (100%) of Contract Sum covering faithful performance of contract and payment of obligations arising thereunder.

xv. Designer/Architect:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Commercial Automobile Liability:	
Combined Single Limit:	$1,000,000

Professional Liability Insurance:	
Each Claim Limit:	$1,000,000*
Annual Aggregate Limit:	$1,000,000*

* For projects with a MACC less than $3M, the PLI shall be $1M per claim and $1M annual aggregate. For projects with a MACC equal to or greater than $3M but less than $20M, the PLI shall be $1M per claim and $2M annual aggregate. For projects with a MACC equal to or greater than $20M but less than $100M, the PLI shall be $2M per claim and $4M annual aggregate. For project over $100M, the PLI shall be $3M per claim and $5M annual aggregate. The insurance may be written on a claims-made basis, but in the event that coverage is cancelled or non-renewed, the Supplier shall provide extended reporting or tail coverage of at least two (2) years after the term.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xvi. Drone:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Combined Single Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General Liability policy. A waiver of subrogation applies to Workers' Compensation, General Liability, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non- contributory to any other insurance available to the Certificate Holder.

xvii. Elevator Maintenance:
(Includes all passenger and freight elevators):

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/ Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:
Combined Single Limit: $1,000,000

Umbrella Liability: $2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

If the initial Contract Sum as awarded exceeds $100,000, supplier shall provide a Contract Bond, for one hundred percent (100%) of Contract Sum covering performance of contract and payment of obligations arising thereunder.

xviii. Film Production:

Worker's Compensation (WC): Statutory Limits

Commercial General Liability (CGL)*:
Each Occurrence Limit: $2,000,000
Personal & Advertising Injury Limit: $2,000,000
General Aggregate Limit: $4,000,000
Products/Completed Ops. Aggregate Limit: $4,000,000

Automobile Liability:
Combined Single Limit: $1,000,000

Must include liability arising out of any auto including, owned, hired, and non-owned autos. $2,000,000 General Liability Each Occurrence limit may be met with an Umbrella policy of not less than $1,000,000 per occurrence limit.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xix. Food Service:

Worker's Compensation (WC): Statutory Limits

Commercial General Liability (CGL):
Each Occurrence Limit: $1,000,000
Personal & Advertising Injury Limit: $1,000,000
General Aggregate Limit: $2,000,000
Products/Completed Ops. Aggregate Limit: $2,000,000

Liquor Liability: when applicable $1,000,000

Automobile Liability:
Combined Single Limit: $1,000,000
Umbrella Liability: $2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Liquor, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xx. Food Trucks:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single limit: each accident	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation, General, and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxi. Fuel Suppliers:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit: add MCS90 Endorsement for Hazmat Transportation	$5,000,000
Environment Impairment Liability (EIL):	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the Commercial General, Automobile, Environmental Impairment, and Umbrella Liability policies.

A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Environmental Impairment, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxii. Garbage and Disposal:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000
Contractor's Pollution Liability: 1 – year extended reporting period	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Umbrella, and Contractors Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Contractors Pollution, Automobile and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxiii. Hazardous Material Transportation: (Including Medical Waste):

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/ Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit: add MCS90 Endorsement for Hazmat Transportation	$1,000,000
Contractor's Pollution Liability: 1-year extended reporting period	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000

Umbrella Liability:	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Umbrella, and Contractors Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Contractors Pollution, Automobile and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxiv. Hotels:

If transportation is secured by World Travel/Concur, a COI is not required. World Travel makes those arrangements.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Liquor Liability: When distributing, selling, or serving alcohol	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$10,000,000
Aggregate Limit:	$10,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxv. Information Technology:

Begin with Standard Insurance Limits. Various types of coverage may come into play based on procurement type, job requirements, and other contract specific details. One should consider Professional Liability insurance which includes Errors and Omissions coverage.

Consult with an Information Technology Specialist, your Entity CIO Office, or GTA to assess impact to State IT infrastructure, IT security and/or other areas. Then seek Risk Management expertise as required.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000

Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:	
Combined Single Limit: each accident	$1,000,000

Cyber/Technology Professional Liability*:	
Each Occurrence Limit:	$15,000,000
Data Breach Response Expenses Limit**:	$15,000,000
General Aggregate Limit:	$15,000,000

Crime Insurance Liability:	
Each Occurrence Limit:	$1,000,000
General Aggregate Limit:	$1,000,000
Social Engineering Fraud:	$250,000

*· Should cover acts, errors, omissions, negligence, infringement of intellectual property [except patent and trade secret]; network security and privacy risks, including, but not limited to unauthorized access, failure of security, information theft, damage or destruction of, or alteration of electronic information, breach of privacy perils, wrongful disclosure and release of private information, collection, or other negligence in the handling of confidential information, and including coverage for related regulatory fines, defenses, and penalties.

**· Must be payable whether incurred by the State of Georgia or supplier, including, but not limited to consumer notification, whether or not required by law, computer forensic investigations, public relations and crisis management firm fees, credit file or identity monitoring or remediation services and expenses in the performance of services for The State of Georgia or on behalf of The State of Georgia hereunder.

This insurance may be written on a claims-made basis, but in the event that coverage is cancelled or non-renewed, the supplier shall purchase an extending reporting or "tail coverage" of at least two (2) years after the term.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation, General Liability and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxvi. Landscaping / Lawn Care:

Worker's Compensation (WC):	Statutory Limits

Commercial General Lability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:	
Combined Single Limit:	$1,000,000

Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Umbrella, and Environmental Impairment Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Environmental Impairment Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxvii. Laundry Service:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxviii. Livestock Transportation:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit: add MCS90 Endorsement	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000

Animal Motor Truck Cargo Legal Liability/ Transit Coverage:
Supplier must maintain limits up to or more than the amount in which the livestock is valued.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxix. Medical/Therapist Services: (Including optical and laboratory):

This includes all contracted medical services, including but not limited to, assisted physician services, laboratory equipment maintenance, and patient testing.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit	$1,000,000
Professional Liability:	$3,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. Professional liability insurance may be written on a claims-made basis, but in the event that coverage is cancelled or non-renewed, the Supplier shall provide an extended reporting or tail coverage of at least two (2) years after the term. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxx. Motor Carrier Transportation:

This applies to the transport of State of Georgia property.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit: add MCS90 endorsement	$2,000.000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000

Motor Truck Cargo Legal Liability Coverage:
Supplier must maintain limits up to or more than load amount.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxi. New Construction:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Commercial General Liability, including Premises/Operations, Completed Operations/Products, Contractual Liability, and XCU Coverage in no less than the following limits, with coverages for Premises/Operations and Completed Operations naming the Owner as an additional insured, and with coverage for Completed Operations maintained for a minimum of two (2) years after project Completion.

Automobile Liability: bodily injury & property damage on all owned, non-owned & hired vehicles	
Combined Single Limit:	$1,000,000
Excess/Umbrella Liability:	
Each Occurrence Limit:	$5,000,000
Aggregate Limit:	$5,000,000
Aircraft/Watercraft Liability: owned, non-owned and hired bodily injury and property damage when applicable	
Combined Single Limit:	$1,000,000
Contractor's Job Pollution Liability Coverage:	
Minimum Limits Per Occurrence/ Aggregate:	$1,000,000

Builder's Risk Insurance:
Supplier shall purchase and maintain Builder's Risk Insurance on the entire work on a completed value basis, covering the full insurable replacement cost of the entire project, in the following minimum coverages and limits:

Minimum Limits: The amount of the initial contract sum plus the value of subsequent contract modifications for the covered project at the site on replacement cost basis.
Coverage: "All risk" of physical loss. The builder's risk insurance shall specifically include physical loss or damage to all aspects of the Work, materials, and equipment whether incorporated into the Project, in transit, or stored on or Off Site.

Deductible Amounts: The supplier shall bear the responsibility for deductible amounts.

If asbestos abatement or other hazardous material abatement is included in scope of work, then the pollution policy must include coverage for asbestos. If supplier is performing no portion of the asbestos removal or abatement with its own forces, supplier, in lieu of its own such endorsement, may substitute a certificate showing such special endorsement covering the Subcontractor that is performing the asbestos removal or abatement.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to Builder's Risk and the General, Automobile, Excess/Umbrella, Aircraft and/or Watercraft, suppliers Job Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation, Builder's Risk and the General, Automobile, Excess/Umbrella, Aircraft and/or Watercraft, and suppliers Job Pollution Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

All insurance to be purchased and maintained by the supplier shall include:
(a) a written waiver of any right by the insurer to recovery, by subrogation or otherwise, against the Owner and (b) per project endorsements stating that the aggregate limits apply fully to this project.

If the initial Contract Sum as awarded exceeds $100,000, supplier shall provide Contract Bond, in the amount of one hundred percent (100%) of Contract Sum covering faithful performance of contract and payment of obligations arising thereunder.

xxxii. Paving Contractors:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$1,000,000
Contractor's Pollution Liability:	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to Builder's Risk and the General, Automobile, Excess/Umbrella, Aircraft and/or Watercraft, suppliers Job Pollution Liability policies. A waiver of subrogation applies to Workers' Compensation, Builder's Risk and the General, Automobile, Excess/Umbrella, Aircraft and/or Watercraft, and suppliers Job Pollution Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

Other specific coverage requirements / levels may exist depending on project size, scope, and type.

xxxiii. Pest Control:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Environmental Impairment Liability: 1-year extended reporting period	
Each Occurrence Limit:	$1,000,000
Aggregate Limit:	$2,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Umbrella, and Environmental Impairment Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Environmental Impairment Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxiv. Professional Education Providers:*

Worker's Compensation (WC)*:	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Professional Liability/ Errors/ Omissions**:	$3,000,000

* Online providers are not required to have Workers' Compensation coverage.

**This amount is a general guideline and can be omitted, raised, or lowered as appropriate.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the Workers' Compensation and General Liability policy. A waiver of subrogation applies to Workers' Compensation, General Liability, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxv. Recreational Services:

This includes a broad range of contracted services, including, but not limited to, golf course management, amusement services, pyrotechnic display, camps, and clinics not sponsored by the state of Georgia.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxvi. Security:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000
Professional Liability Insurance*:	$3,000,000

* This amount is a general guideline and can be omitted, raised, or lowered as appropriate.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxvii. Staffing Services:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000

General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Fidelity Coverage:	Type and limits by Services
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

> The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxviii. Stage Rigging/Fall Protection:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$3,000,000
Aggregate Limit:	$3,000,000
Professional Liability*:	$3,000,000

*This amount is a general guideline and can be omitted, raised, or lowered as appropriate.

The following language should be included in the Description of Operations section of the COI:

> The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation, General Liability, and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xxxix. Study Abroad Agencies:

This applies to any organization that makes travel arrangements for study board programs, including travel Services, tour operators, etc.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000

Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	
Each Occurrence Limit:	$3,000,000
Aggregate Limit:	$3,000,000
Professional Liability/ Errors/ Omissions*:	
Per Occurrence Limit:	$1,000,000
Aggregate Limit:	$3,000,000

*This amount is a general guideline and can be omitted, raised, or lowered as appropriate.

In addition, the policy must:

1. Cover all activities to be performed by the supplier.
2. Not contain any exclusion for intentional acts performed by the supplier
3. Not contain any exclusion for abuse from sexual, emotional, or physical actions.

Include Domestic & Foreign Terrorism Insurance. Domestic Terrorism will be considered acts of terrorism occurring in the United States, its territories and Canada. Foreign Terrorism will be considered acts of terrorism occurring outside the United States, its territories and Canada.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xl. Television and Radio Broadcasting:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$5,000,000
Broadcaster's Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to

Workers' Compensation, General Liability, Automobile, Umbrella and Broadcasters Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xli. Third Party Administrator:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:	
Combined Single Limit: each accident	$1,000,000
	$5,000,000
Umbrella Liability:	
	$5,000,000
Managed Healthcare Professional Liability:	
Cyber/Technology Professional Liability:*,**	
Each Occurrence Limit:	$15,000,000
Data Breach Response Expenses Limit: **	$15,000,000
General Aggregate Limit:	$15,000,000

*. Should cover acts, errors, omissions, negligence, infringement of intellectual property [except patent and trade secret]; network security and privacy risks, including but not limited to unauthorized access, failure of security, information theft, damage to destruction of or alteration of electronic information, breach of privacy perils, wrongful disclosure and release of private information, collection, or other negligence in the handling of confidential information, and including coverage for related regulatory fines, defenses, and penalties. This insurance may be written on a claims-made basis, but if coverage is cancelled or non- renewed, the supplier shall provide an extending reporting or tail coverage of at least two (2) years after the term.

**. Must be payable whether incurred by the State of Georgia or supplier, including but not limited to consumer notification, whether required by law, computer forensic investigations, public relations and crisis management firm fees, credit file or identity monitoring or remediation services and expenses in the performance of services for The State of Georgia or on behalf of The State of Georgia hereunder.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Automobile Liability policies. A waiver of subrogation applies to Workers' Compensation, General, Automobile, Umbrella, Professional, and Cyber Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xlii. Ticket Sales:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:	
Combined Single Limit: each accident	$1,000,000
Cyber/Technology Professional Liability: *, **	
Each Occurrence Limit:	$15,000,000
Data Breach Response Expenses Limit: **	$15,000,000
General Aggregate Limit:	$15,000,000
Crime Insurance:	
Each Occurrence Limit:	$1,000,000
General Aggregate Limit:	$1,000,000
Social Engineering Fraud Limit:	$1,000,000

*. Should cover acts, errors, omissions, negligence, infringement of intellectual property [except patent and trade secret]; network security and privacy risks, including, but not limited to unauthorized access, failure of security, information theft, damage or destruction of, or alteration of electronic information, breach of privacy perils, wrongful disclosure and release of private information, collection, or other negligence in the handling of confidential information, and including coverage for related regulatory fines, defenses, and penalties. This insurance may be written on a claims-made basis, but if coverage is cancelled or non-renewed, the supplier shall provide an extending reporting or tail coverage of at least two (2) years after the term.

**. Must be payable whether incurred by the State of Georgia or supplier, including, but not limited to consumer notification, whether required by law, computer forensic investigations, public relations and crisis management firm fees, credit file or identity monitoring or remediation services and expenses in the performance of services for The State of Georgia or on behalf of The State of Georgia hereunder.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, AND Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xliii. Timber Harvesting / Logging:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL): With Logger's Broad Form coverage	
Each Occurrence Limit:	$1,000,000
Damage to rented Premises: each occurrence	$300,000
Medical Expense: any one person	$10,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability: add MCS90 endorsement for Hazmat Transportation	
Combined Single Limit:	$1,000,000
Pollution Liability: 1- year extended reporting period	
Each Occurrence:	$1,000,000
Aggregate Limit:	$1,000,000

Umbrella Liability:	
Each Occurrence Limit:	$2,000,000
Aggregate Limit:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Pollution, AND Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Pollution, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xliv. Transportation:

If transportation is secured by World Travel/Concur, a COI is not required. World Travel makes those arrangements.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability: seating capacity 15 persons or fewer	
Combined Single Limit:	$3,000,000
Automobile Liability: seating capacity 15 persons or more	
Combined Single Limit:	$5,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, and Umbrella Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xlv. Travel Services:

Tour Operators and Agencies - This applies to any organization that makes travel arrangements, including travel services, tour operators, etc., on our behalf.

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000

Automobile Liability:	
Combined Single Limit:	$1,000,000
Umbrella Liability:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, and Umbrella Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

xlvi. Vending Machine Providers:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, and Automobile liability policies. A waiver of subrogation applies to Workers' Compensation, General, and Automobile Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

V. Insurance Coverage Guidelines for Special Events

1. Events Usually Not Requiring Insurance

The following non-sports events NOT resulting in fundraising or profit, with less than 100 anticipated attendance and WITHOUT street/road closures, alcohol, loaded weapons, pyrotechnics, mechanical or inflatable rides, the use or display of animals do not usually require insurance:

a) Clubs and organizational meetings
b) Guest speakers, lectures and reading events
c) Luncheons
d) Meetings of a social, academic, business, or philosophical nature
e) Seminars
f) Virtual Speakers and Podcasters when not a certification or degree program

2. Low Risk Events

The following events without street/road closures, alcohol, loaded weapons, pyrotechnics, mechanical or inflatable rides, or resulting in fundraising or profit:

g) Academic related events (such as spelling/math/science)

h) Award celebrations
i) Banquets
j) Celebrations (weddings, anniversaries, birthdays)
k) Debuts
l) Fashion Shows
m) Graduations
n) Petting Zoos
o) Pool Parties
p) Public school system events
q) Proms
r) Recitals
s) Reunions
t) Social Receptions

Recommended Limits:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
General Aggregate Limit:	$2,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General Liability policy. A waiver of subrogation applies to the General Liability policy as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

3. Medium Risk Events

Events without loaded weapons, pyrotechnics, or mechanical rides.

Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

u) Block parties and street fairs
v) Boxing
w) Cheerleading
x) Dances and parties outdoors
y) Events involving closure of roads or streets
z) Events which involve serving or sale of alcohol
aa) Exhibitions outdoors
bb) Football (contact)
cc) Golfing events
dd) Gymnastics
ee) Ice hockey
ff) Inflatable Rides
gg) In-line hockey
hh) Marathons
ii) Martial arts (contact)
jj) Overnight camping
kk) Polo
ll) Ropes courses
mm) Rugby
nn) Skateboarding
oo) Skating (open to public)

pp) Speed skating
qq) Swimming and diving (unorganized or lessons)
rr) Triathlons
ss) Waterslides
tt) Weapons (unloaded) shows
uu) Weightlifting
vv) Wrestling

Recommended Limits:

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$2,000,000
General Aggregate Limit:	$3,000,000
Liquor Liability:	
If distributing, selling, or serving alcohol	$1,000,000

$2,000,000 Primary Occurrence limit may be met with an Umbrella policy of not less than $1,000,000 per occurrence limit.

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General and Liquor Liability policies. A waiver of subrogation applies to the General and Liquor Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

4. High Risk Events

Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance should be required.

a) Circus
b) Concerts
c) Demolition Events
d) Mechanical Rides (Fair or Circus Type)
e) Motorized Racing
f) Off-Road Racing
g) Pyrotechnics
h) Rodeo Events

Worker's Compensation (WC):	Statutory Limits
Commercial General Liability (CGL):	
Each Occurrence Limit:	$1,000,000
Personal & Advertising Injury Limit:	$1,000,000
General Aggregate Limit:	$2,000,000
Products/Completed Ops. Aggregate Limit:	$2,000,000
Automobile Liability:	
Combined Single Limit:	$1,000,000
Excess/Umbrella Liability:	
Each Occurrence Limit:	$2,000,000

Aggregate Limit: $2,000,000

Liquor Liability:
If distributing, selling or serving alcohol: $1,000,000

The following language should be included in the Description of Operations section of the COI:

The State of Georgia, its officers, employees, agents, and volunteers are named as additional insureds with respect to the General, Automobile, Excess/Umbrella, and Liquor Liability policies. A waiver of subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Liquor Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder.

5. TULIP- (Tenant User Liability Insurance Policy):

The TULIP is a Tenants' and Users' Liability Insurance Policy that provides special event liability coverage. It is used by institutions that permit "third parties" to use their facilities for specific events. It is designed for third party users who do not carry liability insurance and is offered at a low cost. It is event-specific and can also cover suppliers, performers, and exhibitors, if needed. It protects both the institution user (the third party) and the State of Georgia against claims by third parties who may be injured or experience damage to property as a result of participating in an event.

Events may range from low-risk events such as classroom seminars, receptions, or weddings to high-risk events including festivals and fairs, sports events, or concerts. The policy has exclusions for certain high-risk activities. Facility users may need to obtain coverage from another insurer if their event does not qualify for the TULIP program.

Below are the steps for the third-party/supplier to follow to purchase the TULIP policy:

Go to https://www.totaleventinsurance.com/app/Customer/CustomerLogin.aspx?bid=iFeyhIyfBeo$

1. Select the Quick Quote tab.
2. Pick Georgia in the drop-down menu.
3. Select the State of Georgia as the location.
4. Answer questions about date, attendees, event types, and coverage options.
5. Review Premium Quote and then purchase coverage.

Should you have any questions about the Insurance Requirements for events, please contact the Georgia Department of Administrative Services, Risk Management Services at 404-463-7982/ 404-656-6245.

Appendix Certificates of Insurance: Required Information & Sample

A solicitation or contract should contain the following:
Supplier must provide DOAS with certificates of insurance to show that the contractually required coverages are in effect. A sample certificate of insurance is attached. It is the responsibility of Supplier to maintain current certificates of insurance on file with the State through the term of this Agreement. No warranty is made that the coverages and limits listed herein are adequate to cover and protect the interests of Supplier for Supplier's operations. These are solely minimums that have been established to protect the interests of the State. Supplier shall procure the insurance policies at the supplier's own expense and shall furnish the State an insurance certificate listing the State as certificate holder. The insurance certificate must document that the liability insurance coverage purchased by the supplier includes contractual liability coverage to protect the State. The certificate shall be furnished no later than ten (10) business days after notification of the State's intent to award a contract. In addition, the insurance certificate must provide the following information:

1. Name and address of authorized agent
2. Name and address of insured
3. Name of insurance company (licensed to operate in Georgia)
4. Description of coverage in standard terminology
5. Policy period
6. Limits of liability
7. Name and address of certificate holder
8. Acknowledgment of notice of cancellation in accordance with policy provisions
9. Signature of authorized agent
10. Telephone number of authorized agents

Should any of the foregoing policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. In addition, Supplier shall notify the State immediately upon receiving any information that any of the coverages required herein are or will be changed, cancelled, or replaced. The foregoing policies shall be obtained from insurance companies licensed or authorized to do business in Georgia and shall be with companies acceptable to DOAS, which must have a minimum A.M. Best rating of A-. All such coverage shall remain in full force and effect during the term and any renewal or extension thereof.

ACORD Sample Certificate of Insurance

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:		
	PHONE (A/C, No, Ext):	FAX (A/C, No):	
	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A :		
INSURED	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	CLAIMS-MADE / OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$

SAMPLE

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER **CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)