

Workforce Solutions Bidders Insurance Requirements – Exhibit ‘C’

The minimum requirements are listed below.

1. Workers Compensation and Employers Liability as required by state law.
 - a) Employers Liability Insurance limits of at least \$1,000,000 each accident for bodily injury by accident and \$1,000,000 each employee for injury by disease.
2. Commercial General Liability (CGL) with limits of Insurance of not less than \$1,000,000 each occurrence and \$2,000,000 Annual Aggregate.
 - Products Completed Operations Aggregate: \$2,000,000
 - Personal & Advertised Injury: \$1,000,000
 - Damage to Rented Premises: \$50,000
 - Medical Expenses: \$5,000
 - a) If the CGL coverage contains a General Aggregate Limit, such General Aggregate shall apply separately to each project.
 - b) **BakerRipley and the Houston-Galveston Area Council shall be included as insured's on the CGL, using ISO Additional Insured Endorsements CG 2010 (07/04) AND CG 20 37 (07/04),**
 - c) Contractor shall maintain CGL coverage for itself and all additional insureds for the duration of the contract and maintain Completed Operations coverage for itself and each additional insured for at least 3 years after completion of the Work.
3. Automobile Liability
 - a) Business Auto Liability with limits of at least \$1,000,000 each accident.
 - b) Business Auto coverage shall include coverage for all owned, hired, and non-owned autos.
 - c) **BakerRipley and the Houston-Galveston Area Council shall be included as insured's on the auto policy.**
4. Commercial Umbrella
 - a) Umbrella limits must be at least \$5,000,000.
 - b) **BakerRipley and the Houston-Galveston Area Council shall be included as insured's on the auto policy on the General Liability.**
 - c) Umbrella coverage for such additional insureds shall apply as primary before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured other than the CGL, Auto Liability and Employers Liability coverages maintained by the contractor.

All policies, with the exception of Workers Compensation, shall be endorsed as **BakerRipley and the Houston-Galveston Area Council** as Additional Insured's. The insurance shall be primary and non-contributory.

The Accord Form Certificate shall specifically name the ISO form Additional Insured Endorsement as well as Waiver of Subrogation in the Description of Operations section of the certificate. This wording can follow on an additional page of the certificate if it will not all fit in the Descriptions of Operations section of the first page.

Every policy shall be endorsed with a Waiver of Subrogation in favor of BakerRipley and the Houston-Galveston Area Council

All policies shall provide that they may not be modified or cancelled without giving **BakerRipley and the Houston-Galveston Area Council** at least thirty (30) days written notice.

During the full term of The Work of this Agreement, contractor shall at all times maintain the above insurance coverage with limits not less than those described above, and with insurers licensed to do business in the State of Texas.

Certificates are sent to:

Baker Ripley
Public Sector Solutions / Workforce Solutions
4500 Bissonnet St. Suite 200
Bellaire, TX 77401