

Insurance Requirements for Doing Business with Orange County Fire Authority (OCFA)

Construction Contractors*

- General Liability including operations, products and completed operations:
\$5,000,000
- Automobile Liability:
\$1,000,000
- Workers' Compensation and Employer's Liability (necessary only if party has employees):
\$1,000,000 each accident; \$1,000,000 each employee for disease

All Other Parties Conducting Business with OCFA*

- General Liability including operations, products and completed operations:
\$1,000,000 each occurrence for bodily injury, personal injury and property damage
\$2,000,000 aggregate
- Automobile Liability:
\$1,000,000 each accident; \$1,000,000 uninsured motorist
- Professional Liability:
\$1,000,000 each occurrence; \$2,000,000 aggregate
- Workers' Compensation (necessary only if party has employees):
\$1,000,000 each accident; \$1,000,000 each employee for disease

Should the contract call for a surety bond such as a bid bond, performance bond, or payment bond, the business shall provide it to OCFA five days prior to the effective date of the contract.

Acceptability of Insurers

Insurance policies carried by any vendor or consultant doing business with OCFA shall be with a company that has a current A.M. Best rating of not less than A:VII. Workers' Compensation insurance from the State Compensation Fund is acceptable to OCFA. A.M. Best is an insurance rating firm that reports on the financial condition of insurance companies. The letter rating is an indication of the company's financial strength and the number rating is an indication of the insurance company's financial capacity to provide the necessary policy limits to insure their risks.

Verification of Insurance Coverage

OCFA requires an original certificate of insurance and endorsements effecting coverage required by the contract. All certificates and endorsements shall be provided to OCFA a minimum of five days prior to the effective date of the contract.

If commercial general liability insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to the project/location or the general aggregate limit shall be twice the required occurrence limit. Additional insurance coverage may be requested by OCFA depending on the activity or service provided and the degree of risk involved in the project.

Any deductibles or self-insured retentions must be declared to and approved by OCFA a minimum of five days prior to the effective date of the contract. This may be in the form of a certificate of self-insurance or a written declaration by the principal of the entity. OCFA may request a reduction or elimination of the deductibles or self-insured retentions as respects OCFA, its officers, officials, employees and volunteers; or the business may be required to provide

Vendors/Contractors Insurance Program

To assist qualified bidders who may not have previously participated in the contractual bidding process with OCFA because of an inability to meet the insurance requirements, there are now two separate programs available through which contractors and vendors may obtain insurance.

The SPARTA Program offers Commercial General Liability, Excess General Liability, Professional Liability and Non-Owned Automobile Liability insurance coverage to contractors, tradesmen, artisans and tenants who are bidding on work with public entities who participate in the SPARTA Program. To apply for consideration of insurance coverage through the SPARTA Program, you may visit their website at www.2sparta.com or call 800-420-0555. Coverage is issued for contract periods of one day to one year. A quote is provided within 24 hours.

The Alliant Vendors/Contractors Liability Program offers General Liability insurance coverage and Employee Dishonesty Bonds. The General Liability insurance covers a broad range of contractors. The Employee Dishonesty Bonds provide protection to the public entity for dishonest acts by the vendors' or contractors' employees. Coverage through this program is available only for specific contracts with OCFA and does not extend to other work performed by the vendor or contractor. Coverage is for one year. An application is available through OCFA Risk Management. Quotes can usually be provided within 48 hours.

- OCFA reserves the right to adjust insurance requirements due to the nature of the risk involved in the project