



Nathan Deal, Governor

Clyde L. Reese, III, Esq., Commissioner

Georgia Department of Human Services • Family & Children Services • Ron Scroggy, Director
Two Peachtree Street, NW • Suite 19-490 • Atlanta, GA 30303 • 404-651-8409 • 404-657-5105

MEMORANDUM

TO: RBWO Providers

FROM: Yvonne Rodgers, OPM Contracts & Risk Management
Office of Provider Management

DATE: January 16, 2013

RE: State Fiscal Year 2014 RBWO Insurance Requirements

This memorandum outlines updates to the insurance requirements for Department of Human Services (DHS) contracts. State Fiscal Year 2014 contracts are effective July 1, 2013, and our goal is to execute your contract timely. To that end, we need your assistance now with the submission of required documentation.

DFCS has updated the insurance requirements so that the requirements align with the Department of Administrative Services (DOAS) guidelines and DHS practice. All contracts must reflect the current requirements. In order to extend your agency a contract, proof of coverage as described below must be submitted by **5pm on Monday, February 4th to the Office of Provider Management.**

There are five updates to the insurance coverage requirements which are as follows:

1. Workers Compensation Insurance (Occurrence) in the amounts of the statutory limits established by the State of Georgia. A self-insurer must submit a certificate from the Georgia Board of Workers Compensation stating that Contractor qualifies to pay its own workers compensation claims. In addition, Contractor shall require all subcontractors occupying the premises or performing work under this Contract to obtain an insurance certificate showing proof of Workers Compensation Coverage.
2. Commercial General Liability Policy (Occurrence), to include contractual liability. The Commercial General Liability Policy shall have dollar limits sufficient to insure there is no gap in coverage between this policy and the Commercial Umbrella Policy described below.

3. Business Auto Policy (Occurrence) to include but not be limited to liability coverage on any owned, non-owned and hired vehicle used by Contractor or Contractor's personnel in the performance of this Contract. The Business Automobile Policy shall have dollar limits sufficient to insure that there is no gap in coverage between this policy and the Commercial Umbrella Policy required in this Contract.
4. Commercial Umbrella Policy (Occurrence), which must provide the same or broader coverage than those provided for in the above Commercial General Liability and Business Auto Policies. Policy limits for the Commercial Umbrella Policy shall have an annual aggregate limit of \$3M.
5. Malpractice/Professional Liability Policy (Claims Based) with EDP, Errors and Omissions Coverage which must provide liability limits of \$ 1M per occurrence.

The policies shall contain a provision that the coverage will not be canceled or allowed to lapse for any reason until at least 60 days prior written notice has been given to the Department of Human Services (DHS). Certificates of Insurance showing such coverage to be in force shall be filed with the Department prior to commencement of any work under this Contract. The policies shall be obtained from insurance companies licensed to do business in Georgia and shall be with companies acceptable to DHS.

Submit electronic copies of the outlined insurance certificates either via email or fax by **5pm on Monday, February 4th**. The fax numbers is (770) 342 – 7325, or utilize either of the following email addresses: ylrogers@dhr.state.ga.us or jdlloyd@dhr.state.ga.us. Please submit each insurance certificate by category and separately in order to minimize the overall size of the document. Identify your organization's name, address, and contact person on the cover page.

If you have questions or need further assistance, please contact either Yvonne Rodgers at ylrogers@dhr.state.ga.us and (404) 657-6901 or Shaun Johnson at sejohnson@dhr.state.ga.us and (404) 657-3589.

cc: Catrechia Stokes-Bryan, Acting Director OPM
Shaun Johnson, Provider Relations Manager OPM