



Department of Human Services (DHS)
Room Board & Watchful Oversight (RBWO) Insurance Coverage Requirements

Certificate of Liability Insurance

Certificate of Liability Insurance *(Please do not send actual policies. Single page from insurance company are required for all coverages listed below).*

- 1) **Malpractice/Professional Liability Policy** (Claims Based) with EDP, Errors and Omissions Coverage. \$1 million per occurrence/\$3 million aggregate policy limits.
- 2) **Commercial General Liability Policy** (Occurrence) to include contractual liability. \$1 million per occurrence/\$3 million dollar aggregate policy limits.
- 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. \$1 million per occurrence/\$3 million dollar aggregate policy limits.
- 4) **Commercial Umbrella Policy** (Occurrence). An umbrella policy may cover the aggregate policy limits required herein. There must be no gap between the \$1 million and \$3million dollar policy limits and the umbrella policy must follow the form of the underlying \$1 million primary policy.
- 5) **Workers Compensation Insurance** (Occurrence) in the amounts of the statutory limits established by the General Assembly of the State of Georgia in Title 34, Chapter 9 of the O.C.G.A. (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). Contractor shall require all subcontractors that are required by stature to hold workers compensation insurance and that occupy the premises or perform work under this Contract to obtain an insurance certificate showing proof of Worker Compensation Coverage.

(Georgia Workers' Compensation (commonly known as Workman's Comp) is required for most all employers. Any employer with 3 or more full, part-time or even seasonal employees must carry this form of insurance. Georgia Workers' Compensation requirements even require businesses with fewer than 3 employees to carry coverage, as long as the company is incorporated or is an LLC).