



St. Tammany Parish Government

Department of Finance
Office of Risk Management
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Kevin Davis
Parish President

The following are liability insurance requirements for St. Tammany Parish projects. These are only an indication of the coverages that may be required. Additional requirements for coverages and/or limits may be required for projects identified as having additional risks or exposures. Please note that some requirements listed below may not necessarily apply to your specific services.

- 1) Minimum Limits of Coverage are as follows:
 - a. Commercial General Liability \$1,000,000 each occurrence (the general aggregate shall apply per project) including, but not limited to, coverage for Products & Completed Operations, Contractual, Personal Injury, Advertising Injury, etc.; Projects recognized to involve hazardous or environmental exposures will require evidence of Pollution Liability Coverage in the minimum limit of \$1,000,000 each occurrence;
 - b. Business Auto Liability \$1,000,000 combined single limit - including coverage for "any autos", or owned or scheduled, non-owned and hired autos;
 - c. Workers Compensation/Employers Liability \$500,000/\$500,000/\$500,000 - coverage for owners, officers, and/or partners shall be included in the policy and a statement of such shall be made by the producer on the face of the certificate provided; (Note: St. Tammany Parish does NOT accept exclusions of owners, officers, or partners.) Extension of coverage under USL&H in the above minimum limits when working over navigable waterways; Employers Liability limit is to be \$1,000,000 when working over water or involves maritime exposure.
 - d. Owners Protective Liability shall be provided by Contractor in the same limits required for the Commercial General Liability Policy on road construction, new buildings and renovations. The Parish shall be the named insured.
 - e. Professional Liability insurance with minimum limits of \$1,000,000 per claim will be required for some projects that include professional services including, but not limited to, Accountants, Architects, Attorneys, Consultants, Engineers, Medical Service Providers, Testing Labs, etc.
- 2) Comment section on the Certificate of Insurance shall make reference of the project(s) and location(s): Project ##-###, Type of Work, Location;
- 3) When applicable, the certificate shall make reference as to a Hold Harmless being in favor of St. Tammany Parish Government;
- 4) St. Tammany Parish Government shall be named as an additional insured by policy endorsement on the General Liability, Auto Liability, Excess Liability, and Pollution policies. The Certificate of Insurance shall reference the additional insured endorsements;
- 5) All policies shall provide an endorsement granting a Waiver of Subrogation in favor of St. Tammany Parish Government. The Certificate of Insurance shall reference the waiver of subrogation endorsements;
- 6) Issuing insurer(s) shall provide 30 days written notice to St. Tammany Parish Government in case of policy cancellation or substantial policy change;
- 7) Insurance companies shall be admitted in the State of Louisiana and have a Best rating of at least "A- Class/Category VII." Subject to the review and acceptance of the Department of Finance, Office of Risk Management, surplus line companies or non-admitted companies possessing a Best's Rating of "A++", "A+", "A" or "A-", with a financial rating of Class VIII or higher may be considered for some projects/exposures.
- 8) It shall be the responsibility of Contractor to require that these insurance requirements are met by all contractors and sub-contractors performing work for and on behalf of Contractor. Contractor shall further ensure the Parish and the Contractor are named as additional insureds on all insurance policies provided by said contractor or sub-contractor throughout the duration of the project.