

# Orange County Minimum Insurance Coverage Requirements

Note: An Exception or Waiver of Minimum Coverage may only be granted at the discretion and approval of Risk Management based on assessment of risk posed to the county.

Coverage	Low Risk Profile	Medium Risk Profile	High Risk Profile	Specialty	Encroachment	Premises Lease
<b>Commercial General Liability</b>  Products/Completed Operation Explosion, Collapse & Underground (XCU)	\$500,00 Combined Single Limit (CSL) per occurrence for bodily injury and/or property damage  As above	\$1,000,000  As Above If any, Limit to be determined.	\$1,000,000  As above If any, TBD.	\$1,000,000*  As Above If any, TBD.	\$1,000,000	\$1,000,000
<b>Automobile Liability</b>	\$500,000 CSL Per occurrence	\$1,000,000*	\$1,000,000*	\$1,000,000*	N/A	N/A
<b>**Workers' Compensation</b>	Statutory	Statutory	Statutory	Statutory	N/A	Statutory
<b>**Employer's Liability</b>	100/500/100	500/500/500*	500/500/500	500/500/500*	N/A	100/500/100
<b>** Waiver of Subrogation on WC</b>	Required if available	Required if available	Required	Required	N/A	N/A
<b>Umbrella Liability</b>	N/A	N/A	\$2,000,000+	\$9,000,000+	N/A	N/A
<b>Professional Liability</b> <i>may</i> be required on a risk profile depending on nature of services provided by contract. Coverage required for professional service such as accountant, attorney, architect, design, engineering, health care and most consultants.	\$500,000 per occurrence	\$1,000,000	TBD	TBD	N/A	N/A
<b>Environmental/Pollution Liability</b> required if demolition, use of hazardous material or environmentally sensitive	N/A	\$1,000,000	\$1,000,000+*	\$1,000,000+*	N/A	N/A
<b>Fidelity Bond</b> (loss of money or other property due to dishonest acts). Only for contracts such as Banking, Janitorial, Fundraising, TPA's and similar	TBD	Amount depends on exposure to loss	TBD	TBD	N/A	N/A
<b>Other Coverage</b> As required	TBD	TBD	TBD	TBD	N/A	N/A
<b>Bid, Performance &amp; Payment Bonds</b>	TBD	TBD	TBD	TBD	N/A	N/A

\*A combination of Umbrella/Excess and primary limit may be used to provide coverage for the amount shown.

\*\* Workers' Compensation is required if the contractor/vendor has employees. Owner Waiver is acceptable for a Sole Proprietor.