

Service Provider Insurance Policy Resolution



The following is the policy of the First Hyland Greens Association (“Association”) regarding insurance coverage for all Association service providers and sub-contractors to those service providers. It is the intent of the Association to retain only those service providers which carry insurance appropriate for the types of service provided. This policy is intended to establish what the First Hyland Greens Board of Directors (“Board of Directors”) believes to be a reasonable minimum level of insurance according to the work type and shall not be used or relied on by any other party for any other purpose.

Section (A) – Types of Service Providers

- 1) This policy is to include three types of service providers:
 - (“**Contractors**”) – A company or person performing work on Association property, property maintained by the Association, or providing services to the homeowners on behalf of the Association. Most commonly this classification refers to construction contractors, maintenance contractors, surveyors, and pool safety companies.
 - (“**Professionals**”) – A company or person providing services to the Association which are performed remote from Association property and within an office environment. Accountants, IT providers, engineers, and legal providers would be included within this category.
 - (“**Entertainers, Lecturers**”) – A company or person retained to entertain or inform homeowners. The most common examples would be the Easter Bunny, a band, or a lecturer retained to speak to the Board of Directors or to homeowners. Circus performers, animal shows, or other providers that could reasonably pose a risk to themselves or others are to be classified as Contractors.
- 2) Government service providers, including but not limited to the police, firefighters, and city inspectors are categorically excluded from this policy.
- 3) Volunteers are categorically excluded from this policy.

Section (B) – Insurance Certificate Timing and Maintenance

- 1) All service providers will agree to provide and deliver the documentation identified in Section C in advance of service.
- 2) All service providers will be required to maintain current insurance during the term of their contract.

Service Provider Insurance Policy Resolution



Section (C) – Insurance Types & Levels Required

- 1) **Contractors** will agree to provide and deliver the following documentation and maintain the following minimum insurance limits;
 - a. Documentation
 - (1) A certificate of insurance showing the following coverage:
 - i. *Commercial General Liability*
 - ii. *Worker's Compensation/Employer's Liability* (if a Contractor has employees)
 - iii. *Automobile Liability (if a Contractor has company vehicles or employee vehicles are used for company business; this excludes vehicles driven on public streets if those vehicles are not being used in the work and are parked on the street or in Association parking lots)*
 - (2) IRS Form W-9 Request for Taxpayer Identification Number (TIN)
 - b. Minimum Insurance Limits
 - (1) Commercial General Liability – \$1,000,000 per occurrence / \$1,000,000 aggregate
 - (2) Worker's Compensation/Employer's Liability – Statutory limits for Worker's Compensation. Minimum \$1,000,000 each employee/accident/disease for Employer's Liability.
 - (3) Automobile Liability – \$1,000,000 combined single limit

- 2) **Professionals** will agree to provide and deliver the following documentation and maintain the following minimum insurance limits;
 - a. Documentation
 - (1) A certificate of insurance showing the following coverage:
 - i. *Worker's Compensation/Employer's Liability* (if a Contractor has employees)
 - ii. *Errors and Omissions or Professional Liability Insurance* (as applicable)
 - a. IRS Form W-9 Request for Taxpayer Identification Number (TIN)
 - b. Minimum Insurance Limits
 - (1) Worker's Compensation/Employer's Liability – Statutory limits for Worker's Compensation. Minimum \$1,000,000 each employee/accident/disease for Employer's Liability.
 - (2) Errors and Omissions / Professional Liability – \$500,000 per occurrence/\$500,000 aggregate

Service Provider Insurance Policy Resolution



- 3) **Entertainers and Lecturers** will agree to provide and deliver the following documentation and maintain the following minimum insurance limits;
 - a. Documentation
 - (1) A certificate of insurance showing the following coverage:
 - i. *Property Insurance* for Entertainer or Lecturer's equipment or waiver freeing Association from any liability for property.
 - ii. *Worker's Compensation/Employer's Liability* (if an Entertainer or Lecturer has employees)
 - (2) IRS Form W-9 Request for Taxpayer Identification Number (TIN)
 - b. Minimum Insurance Limits
 - (1) Property Insurance sufficient to replace equipment or waiver.
 - (2) Worker's Compensation/Employer's Liability – Statutory limits for Worker's Compensation. Minimum \$1,000,000 each employee/accident/disease for Employer's Liability

Section (D) – Right to Amend

- 1) The Board of Directors may require additional insurance, increase or decrease a minimum limit for specific service providers depending on the nature of the contracted work and potential risk to the Association.
- 2) This policy may be amended by a majority vote of the Board of Directors at a regularly scheduled Board meeting.



President, First Hyland Greens Association

August 19, 2015

Effective Date