

**COUNTY OF VENTURA  
VENDOR INSURANCE GUIDELINES  
(INTERNAL USE ONLY)**

Contractors doing work for or on behalf of the County of Ventura must be held responsible for their work. To protect the County against loss due to accidents or injuries caused by contractor operations, the County has established vendor insurance guidelines. In general, contractors, are required to protect their own workers with workers' compensation insurance, and protect their own company and the County with general liability insurance, as well as other coverages needed for the particular risk posed by the contractor's work. This could include commercial auto, professional liability, and security & privacy (cyber) coverage, as well as others. Establishing insurance levels cannot be held to hard and fast rules, and that the document provides "guidelines" applicable about 90% of the time.

**RISK EXPOSURE - EXAMPLES**

<b><u>Low Risk Exposure</u></b>	<b><u>Standard Risk Exposure</u></b>	<b><u>High Risk Exposure</u></b>
Seminars, workshops, classroom training, low to moderate physical activity training (yoga, light exercise), clerical or office duties.	Equipment maintenance or repair, equipment rental with operator (excluding cranes), towing, filming projects, most leessees, software development for County of Ventura stored data, Drone use, facility repairs, construction, cell towers, mechanical equipment purchase, equipment installation on County property, design professional, software purchase or license with electronic data storage (cloud), professional services.	Hazardous materials abatement/ disposal, road design, building design, construction projects, crane operations, aircraft repair, aviation, fuel suppliers, health care services, pyrotechnics, food services for the public, any services provided to minors.
<b><u>Insurance Requirements</u></b>	<b><u>Insurance Requirements</u></b>	<b><u>Insurance Requirements</u></b>
Commercial General Liability	Commercial General Liability	Commercial General Liability
\$500,000 per Occurrence	\$1,000,000 per Occurrence	Specific Insurance Requirements
\$500,000 Annual Aggregate	\$2,000,000 Annual Aggregate	determined by Risk Management
(Including an additional insured endorsement naming the County of Ventura and any Special Districts as an additional insured.)		
Workers' Compensation (statutory)	Workers' Compensation (statutory)	Workers' Compensation (statutory)
Must include a Waiver of Subrogation. Workers' Compensation is not required if the vendor is a sole proprietor or partner.		

Commercial Auto Insurance defined by the DMV is insurance designed for vehicles used for business purposes.  
Commercial Auto Liability  
\$1,000,000 each accident

In some cases, professional liability coverage will be required. Some professionals that require this type of coverage include: licensed health care providers, surveyors, attorneys, architects, engineers and IT design.  
Professional Liability (Errors & Omissions/Medical Malpractice) Coverage  
\$1,000,000 per Occurrence/\$2,000,000 Annual Aggregate

Contractors developing or maintaining software, or accessing or storing data that contains private information, such as medical records, social security numbers or financial data, require protection against losses such as damage or theft of data, release of private info, and breach of network security.  
Cyber Liability (Security & Privacy) Coverage  
\$1,000,000 per Occurrence/\$2,000,000 Annual Aggregate