Tacoma Creates

TACOMA CREATES & CITY OF TACOMA – INSURANCE REQUIREMENTS

This document describes the types of insurance that the City of Tacoma requires for Tacoma Creates funding contracts. We encourage you to share this information with your insurance company or insurance broker; they should be able to help you understand these requirements and how they might apply to your organization. We also encourage you to figure out your anticipated insurance costs and include them in your Tacoma Creates budget.

BASIC INSURANCE COVERAGE REQUIRED

At the time of contracting, all Tacoma Creates-funded organizations will be required to provide a Certificate of Insurance naming the "City of Tacoma" as Additional Insured and showing verification of Commercial General Liability insurance, and the endorsement as listed below. In some instances, the City's Risk Manager may allow the required insurance documentation to be submitted after a contract is signed and after the funded organization receives their first payment.

In these cases, the funded organization will provide a quote for the required insurance as part of the contract-signing process and then will provide verification of insurance before their contracted programming starts and no later than 60 days from date of contract signing.

1) **Commercial General Liability Insurance**:
   - Technical information to provide your insurance company:
     Contractor shall maintain Commercial General Liability Insurance policy with limits not less than One Million Dollars ($1,000,000) each occurrence and Two Million Dollars ($2,000,000) annual aggregate. The Commercial General Liability Insurance policy shall be written on an Insurance Services Office form CG 00 01 04 13 or its equivalent. The Commercial General Liability policy shall be endorsed to include a per project aggregate policy limit, using ISO form CG 25 03 05 09 or an equivalent endorsement.

2) **Endorsement: Additional Insured** (This is a separate document, in addition to the Certificate of Insurance. If Additional Insured is a standard part of the insurance policy, you will need to provide a copy of the full policy.)

NOTES

- Certificate of Insurance should be made out to: City of Tacoma, 747 Market Street, Room 900, Tacoma, WA 98402.
- If your organization is fiscally sponsored, the insurance can be held by either the fiscal sponsor, or the sponsored organization that is producing programming for Tacoma Creates. If the fiscal sponsor holds the Certificate of Insurance, it will need to name both the City of Tacoma and the sponsored organization as Additional Insured. If the sponsored organization holds the Certificate of Insurance, it will need to name the City of Tacoma as Additional Insured.

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ADDITIONAL INSURANCE COVERAGE THAT MAY BE REQUIRED:

Below is a list of four types of additional insurance coverage that funded organizations may be required to obtain, in addition to Commercial General Liability insurance, depending on the type of programming the organization will receive Tacoma Creates funds to produce. The City of Tacoma's Risk Manager will review all contracts and will determine when additional insurance coverage, beyond Commercial General Liability insurance, is needed.

Review the questions listed for each insurance type to determine what insurance will be needed at the time of contracting. The term 'Contractor' refers to your organization.

1) **Abuse and Molestation Liability Insurance (aka Sexual Misconduct Liability)**:
   - **Question**: Will the Contractor be working directly with youth under the age of 17, seniors, or people with disabilities as part of their Tacoma Creates contracted work? This includes programming <u>exclusively</u> for youth, seniors, or people with disabilities such as field trips, workshops, camps, live virtual programming, and one-on-one programming. <u>This does NOT include all-ages or general audience programming,</u> or virtual programming that is completely pre-recorded where there will be no live virtual interaction.
     - **If you answer 'Yes':** Contractor shall maintain Sexual Misconduct policy with limits not less than One Million Dollars ($1,000,000) each occurrence and Two Million Dollars ($2,000,000) aggregate.
       - Note: it is recommended to buy an 'Occurrence' policy vs. a 'Claims-Made' policy. If it is a 'Claims-Made' policy, insurance coverage must be maintained for not less than three years following the end of the contract.
     - **If you answer 'No':** This coverage is not needed.

2) **Commercial Automobile Liability Insurance**:
   - **Question**: Will the Contractor require the use of owned, rented, or leased automobiles to transport youth under the age of 17, seniors, and/or people with disabilities as part of their Tacoma Creates contracted work?
     - **If you answer 'Yes':** Contractor shall maintain Commercial Automobile Liability policy with limits not less than One Million Dollars ($1,000,000) each accident for bodily injury and property damage and bodily injury and property damage coverage for owned (if any), non-owned, hired, or leased vehicles. Policy must include an Additional Insured endorsement.
     - **If you answer 'No':** This coverage is not needed.

3) **Marine General Liability Insurance:**
   - **Question:** Will the Contractor be performing work on or around water that includes the ownership, maintenance, and/or use of watercraft as part of their Tacoma Creates contracted work?
     - **If you answer 'Yes':** Contractor shall maintain Marine General Liability Insurance with limits not less than One Million Dollars ($1,000,000) each occurrence and Two Million Dollars ($2,000,000) in the aggregate. Products and Completed Operations shall be maintained for a period of three years following substantial completion of the work. Marine General Liability Insurance policy cannot exclude non-owned watercraft and shall be endorsed to include: A per project aggregate policy limit, and Personal/Advertising Injury
     - **If you answer 'No':** This coverage is not needed.

4) **Workers Compensation Insurance**:
   - **Question**: Does the Contractor have W-2 employees?
     - **If you answer 'Yes':** Contractor shall comply with Workers' Compensation coverage as required by the Industrial Insurance laws of the State of Washington, as well as any other similar coverage required for this work by applicable federal laws of other states.
     - **If you answer 'No':** This coverage is not needed.

5) **Employer's Liability Insurance (aka Stop Gap Insurance)**:
   - **Question**: Does the Contractor have more than five W-2 employees?
     - **If you answer 'Yes':** Contractor shall maintain Employers' Liability coverage with limits not less than One Million Dollars ($1,000,000) each employee, One Million Dollars ($1,000,000) each accident, and One Million Dollars ($1,000,000) policy limit.
     - **If you answer 'No':** This coverage is not needed.

INSURANCE COMPANIES WHICH WORK WITH NON-PROFITS

Following are the names of some insurance companies and insurance brokers that other nonprofit organizations have utilized. The City of Tacoma cannot recommend any particular insurance company or broker. This list is intended to assist in your search for insurance; it is not comprehensive. Do your own research; you should always compare pricing and coverage before purchasing any insurance. Note that it is usually cheaper to buy one insurance package from a single company than purchasing individual policies from different companies.

Insurance Company	Website	Phone Number	Notes
Great American Insurance	greatamericaninsurancegroup.com	800-545-4269	Must use an insurance broker
NPIP	npip.org	800-407-2027	Must use an insurance broker. Must purchase complete package and qualify
Philadelphia	phly.com	877-438-7459	Must use an insurance broker. Must purchase complete package
Hanover	hanover.com	800-922-8427	Use an agent or insurance broker
Nonprofit Insurance Alliance	insurancefornonprofits.org	800-359-6422	Must use an insurance broker. Must purchase complete package
The Hartford	thehartford.com	800-473-7216	Contact directly

Insurance Broker	Email	Phone Number
John Scully	john@Scullyagency.com	
Hub International – Jerry Rice Jr.	jerry.rice@hubinternational.com	206-838-1025
Hub International – Jodi Gregory	jodi.gregory@hubinternational.com	425-686-1426
Propel Insurance		800-499-0933
Gallagher		253-627-7183
Moorehead Insurance Agency LLC – Chris or Bobby		253-272-1843

QUESTIONS?

Reach out to Naomi Strom-Avila with any questions or concerns: nstrom-avila@tacoma.gov or (253) 591-5191.