CONSULTANT INSURANCE CHECKLIST

Consultants must obtain coverage that meets all of the insurance requirements set out in their agreement (LINK to NDOR consultant insurance requirements). This checklist is designed to assist Consultants in obtaining a Certificate of Insurance (COI), or ACORD, that adequately documents compliance with the Nebraska Department of Road's (NDOR) Consultant insurance requirements. The checklist identifies the representations that must be expressly stated on the COI to verify compliance with insurance requirements and speed NDOR review and approval. (LINK to example insurance ACORD)

NDOR recommends providing only one COI that covers all projects/agreements with NDOR. A separate COI must also be provided for each Local Public Agency (LPA) services are provided to.

General:

	Certificate Holder is listed as Nebraska Dept. of Roads (1500 Nebraska Hwy 2, Lincoln, NE 68502). • If COI is for an LPA project, the LPA must <u>also be named</u> as a certificate holder.

ADDITIONAL INSURED

	Mandatory Comment: [Sections B.(5) and H.(3)] *"The State of Nebraska Department of Roads is an Additional Insured on a primary and non-contributory basis, including completed operations".* This statement, or one conveying the same meaning, must be written in the 'remarks section' of the COI. • If COI is for an LPA project, the LPA must <u>also be named</u> as an Additional Insured.
	ADDL INSR column is marked 'X' or 'Y' for General Liability and Umbrella/Excess, or remarks section states that "additional insured" status covers at least GL and Umbrella/Excess.

WAIVER OF SUBROGATION

	Waiver of Subrogation must be provided for GL, Umbrella/Excess, and Workers Comp coverages. This must be represented in <u>one of two</u> ways: • SUBV WVD column is marked 'X' or 'Y' for General Liability, Umbrella/Excess, and Workers Compensation • Statement in 'remarks section' that says "*Waiver of Subrogation in favor of the State (and LPA if applicable) is provided for GL, Umbrella/Excess, and Workers Comp coverages.*"

Coverages:

GENERAL LIABILITY

GENERAL LIABILITY [X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR	Must have OCCUR box checked, CLAIMS-MADE should <u>not</u> be checked.
GEN'L AGGREGATE LIMIT APPLIES PER: [ ] POLICY [X] PRO-JECT [ ] LOC	Must have "PROJECT" box checked, may also have "LOC" box checked, should not have "POLICY" box checked.

Coverages of at least:
    $1,000,000 per occurance
    $1,000,000 personal/advertising injury
    $2,000,000 general aggregate
    $2,000,000 completed operations aggregate	

Mandatory Comment: [Section B.(3)] *"General liability coverage is provided by a standard form Commercial General Liability Policy covering bodily injury, property damage including loss of use, and personal injury".* This statement, or one conveying the same meaning, must be written in the 'remarks section' of the COI.	
Mandatory Comment[*] : [Section B.(7)] *"General liability coverage includes contractual liability on a broad form basis without any limiting endorsements".* This statement, or one that conveys the same meaning, must be written in the 'remarks section' of the COI.	

AUTOMOBILE LIABILITY

AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ ALL OWNED AUTOS ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ☐ NON-OWNED AUTOS	Must have either: • ANY AUTO checked, or • At least the ALL OWNED AUTOS, HIRED AUTOS, and NON-OWNED AUTOS checked.
Coverage of at least: $1,000,000 combined single limit (per accident)	

UMBRELLA/EXCESS LIABILITY

☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $	UMBRELLA LIAB or EXCESS LIAB must be checked. OCCUR box must be checked; CLAIMS-MADE box should <u>not</u> be checked.

Coverages of at least:
   $1,000,000 per occurrence
   $1,000,000 annual aggregate	

Mandatory Comment: [Section H.(2)] *"The Umbrella/Excess coverage is in excess of the specified Employers Liability, Commercial General Liability, and Automobile Liability coverage".* This statement, or one conveying the same meaning, must be written in the 'remarks section' of the COI. Also acceptable is the statement that *"Umbrella/Excess coverage follows form".*	

WORKERS COMPENSATION AND EMPLOYER'S LIABILITY

WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N (Mandatory in NH) ☒ WC STATUTORY LIMITS ☐ OTHER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE	Must have WC STATUTORY LIMITS box checked. (sometimes called PER STATUTE)

Coverages of at least:
   $100,000 Each Accident
   $100,000 Disease – Per Person
   $500,000 Disease – Policy Limit	

PROFESSIONAL LIABILITY

Coverages of at least:
   $1,000,000 Per Claim
   $1,000,000 Annual Aggregate

POLLUTION LIABILITY

Must be represented in <u>one of three</u> ways below: • Statement in 'remarks section' that says "*General Liability Policy does not contain a total or absolute pollution exclusion*". The standard CG0001 Pollution Exclusion (or equivalent) is acceptable, as long as it has not been modified to be a total or absolute exclusion. • Indication that Professional Liability includes pollution coverage. • Indication that a separate Pollution Liability policy has been obtained with $1,000,000 per claim/occurrence and aggregate.

ELECTRONIC DATA/VALUABLE PAPERS [Section G.(1)]

Coverages of at least:
   $100,000 Electronic Data Processing (EDP) Media and Data
   $25,000   Valuable Papers