



## Insurance Requirements for Vendors, Contractors and Service Providers

All contractors, vendors or service providers coming on to Philomath Frolic & Rodeo premises to do work or provide services are required to have insurance. Insurance is necessary to cover any claims or losses for which the contractor/vendor may be responsible for. Departments should request a Certificate of Insurance from the contractor or vendor **prior to the beginning of work and/or the start of a contract**. A Certificate of Insurance is a standard form issued by the insurance company evidencing the insurance information (including policy limits and types of insurance) of its policyholder.

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*Vendors and contractors shall name "Philomath Frolic & Rodeo, Inc." and "City of Philomath" as an additional insureds on its general liability insurance policy as it pertains to the work done/service provided/product delivered to the Frolic and shall provide a 30-day notice of cancellation or non-renewal of coverage to the Frolic. Such insurance must be primary as to any other valid and collectible insurance.*

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The following minimum insurance standards shall apply to all vendors performing, selling, or distributing products and offering services at The Philomath Frolic and Rodeo. If a product or service represents an unusual or exceptional risk, additional insurance for that product or service may be required.

**Commercial General Liability Insurance:** Including Bodily Injury and Property Damage Liability, Independent Contractors Liability, Contractual Liability, Product Liability and Completed Operations Liability in an amount not less than \$1,000,000 combined single limit, per occurrence, and \$2,000,000 aggregate.

**Workers' Compensation:** Statutory limits are required if applicable.

**Employers Liability Coverage:** \$500,000.

**Automobile Liability:** For vendors who will drive on Frolic property, Automobile Liability in an amount not less than \$1,000,000 per occurrence for bodily injury and property damage, including owned, hired and non-owned vehicle coverage. For Charter Bus Companies, the minimum Automobile Liability coverage required is \$5,000,000.

## ***Other Insurance Coverage That May Be Required if Applicable:***

**Professional Liability:** Not less than \$1,000,000 per occurrence and aggregate to be maintained for the duration of the agreement and three years following its termination. This insurance requirement applies when a supplier has a professional designation or license and/or is providing professional services. The minimum limit for architects and engineers is \$2,000,000 per occurrence and in the aggregate and may be increased depending upon the nature of the services to be provided to the Frolic.

**Umbrella or Excess Liability Coverage:** Not less than \$5,000,000 per occurrence and in the aggregate. This coverage typically sits above the underlying General Liability, Automobile Liability and Professional Liability policies. Depending on the scope and work to be performed in the proposed agreement, this policy may be required in order for the vendor to be able to meet the minimum insurance requirements.

**Cyber Risk Insurance:** Not less than \$2,000,000 per claim to be maintained for the duration of the agreement and three years following its termination.

**Environmental Liability:** Not less than \$2,000,000 per claim and in the aggregate. This insurance requirement applies when a vendor will be performing environmental clean-up work (decontamination/remediation), will be working with hazardous substance or waste, or may have similar such exposures while performing work under the proposed agreement. Higher limits of environmental liability coverage may be required depending upon the scope of work.

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- Any liability coverages on a “claims made” basis should be designated as such on the certificate.
  - Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the vendor, contractor or service provider.
  - All policies shall show evidence of insurance written by carriers authorized to conduct business in the state of Oregon.
  - Renewal certificates of insurance shall be provided annually until all work is completed.
  - Please contact Shea Coleman@ RJS & Associates Insurance Services ([sbrown@rjsandassociates.com](mailto:sbrown@rjsandassociates.com), 541-929-2788) with any questions.