



Office of the County Executive

Video Lottery Facility
Local Development Council Community Grants
Fiscal Year 2016

Insurance Requirements

Non-Capital Grants:

Non-Capital Grants provide funds to nonprofit organizations to help build up their capacity, increase their impact, and operate more efficiently and effectively to improve and enrich the general quality of life in the community.

Grant Type	Grant Award	Certificate of Liability Insurance Required	Good Standing Status Required
Non-Capital	Up to \$15,000	NO	YES
Non-Capital	+ \$15,000	YES	YES

Non-Capital Grants **more than \$15,000** would require the following evidence of liability insurance, while the grant agreement is in effect:

- *Commercial General Liability Insurance.*
- *Workers' Compensation Insurance.*
- *Business Automobile Liability Insurance.*
- *Directors and Officers Liability Insurance.*

Capital Grants:

Capital Grants provide funds to nonprofit organizations to purchase equipment and related supplies, or to make capital improvements (renovation, remodeling, restoration, or new construction of buildings.)

Grant Type	Grant Award	Certificate of Liability Insurance Required	Good Standing Status Required
Capital	Up to \$15,000	YES	YES
Capital	+ \$15,000	YES	YES

Capital Grants, **regardless of the funding award**, would require the following evidence of liability insurance, while the grant agreement is in effect:

- *Commercial General Liability Insurance.*
- *Workers' Compensation Insurance.*
- *Business Automobile Liability Insurance.*
- *Directors and Officers Liability Insurance.*

Grantee shall comply with the insurance requirements in the grant agreement governing the county funds and provide an active Certificate of Liability Insurance, evidencing type of insurance, effective and expiration dates and the coverage limits.

Grantee's insurance agent should be able to provide Grantee with the type of insurance required on Grantee's grant agreement.

Important: If Grantee cannot provide **complete** evidence of the insurance required, Grantee shall not submit a certificate of liability insurance *without first contacting his/her Grants Administrator to receive further instructions.*

Section A-Type of Insurance-Coverage Limits

Important: Grantee shall purchase and maintain the following policies while the FY16 Agreement (July 1, '15 to June 30, '16) is in effect:

- Commercial General Liability Insurance*, at least \$1,000,000.
- Business Automobile Liability Insurance*, at least \$1,000,000.
- Workers' Compensation Insurance*, at least \$500,000 each accident, \$500,000 each employee disease, and \$500,000 disease policy limit.
- Directors and Officers Liability Insurance*, minimum coverage limit of \$1,000,000.

Section B- The Insured

Full Legal Name of the Organization awarded shall be printed as it appears with the Maryland State Department of Assessments and Taxation.

Section C- Additional Insureds

The Insurance Certificate must name "*Anne Arundel County, Maryland, its servants, agents & employees.*" as additional insureds.

Section D- To Determine Insurance Compliance

For a Grantee whose grant agreement requires evidence of insurance:

Can you provide **complete evidence of the insurance required**? Please mark the appropriate box.

- Yes. Go to Sections F. & G. to receive complete information on the insurance process.
- No. Continue with *Section E-** below.

Important: *Section E-* marked with ** is for Grantee who **cannot provide evidence of a particular type of insurance coverage.**

Section E- Waiver Request Process**

A request for a waiver for not carrying a specific type of required insurance must be made on official letterhead to the Grants Administrator, with appropriate supporting documentation if applicable, including a description of circumstances sufficient to show why compliance is impossible. Grantee shall submit: a) certificate of insurance; and b) a letter requesting a waiver if certificate does not show evidence of a particular required insurance. Upon review/evaluation from the county's Office of Risk Management, Grant Administrator will inform Grantee of the approval or denial of a waiver request, or request additional information or documentation as necessary.

Note: Grantee shall not submit a certificate of liability insurance with incomplete evidence of the insurance required *without first contacting his/her Grants Administrator to receive further instructions.*

Section F- Change in Coverage

Important: The certificate shall provide that the county be given *at least 30 days* written notice prior to any cancellation, intention not to renew, or material change in coverage. Grantee shall notify his/her Grants Administrator immediately on any issues related to this certificate.

Section G- Contact Information

Maria Casasco, LDC Grants Administrator
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[410.222.1879](tel:410.222.1879) ❖ excasa01@aacounty.org