

**ATTACHMENT E**  
**INSURANCE REQUIREMENTS**

Work shall not commence for Frederick County, Maryland until evidence of all required coverage is approved by the Risk Management Department.

**COMMERCIAL GENERAL LIABILITY** coverage with minimum limits of:  
\$1,000,000 per Occurrence; \$2,000,000 General Aggregate  
\$1,000,000 Products/Completed Operations Aggregate

**Frederick County, Maryland** must be added as an Additional Insured.

**AUTO LIABILITY** coverage with minimum limits of:  
\$1,000,000 Combined Single Limit or  
\$1,000,000 each Person, \$1,000,000 each Accident, \$1,000,000 Property Damage

**WORKERS' COMPENSATION** coverage meeting all statutory requirements of the State of MD

Employers Liability with minimum limits of:  
\$100,000 per Accident, \$100,000 per Employee; and \$500,000 per Policy

**OR, if there are no employees,** Workers' Compensation Waivers must be completed.

**TECHNOLOGY PROFESSIONAL LIABILITY/ERRORS & OMISSIONS** coverage with minimum limits of: \$1,000,000 per Occurrence and \$2,000,000 Aggregate

**CYBER LIABILITY** coverage with minimum limit of \$1,000,000  
Privacy Notification Expense coverage with minimum limit of \$500,000

**PLEASE NOTE THE FOLLOWING:**

- 1. A certificate of insurance showing these coverages must be provided to Frederick County Risk Management. The Certificate Holder must be:**

**Frederick County, Maryland**  
**c/o Risk Management**  
**12 East Church Street**  
**Frederick, MD 21701**

2. In addition to the certificate of insurance showing additional insured status for the County, the General Liability endorsement must be provided upon request.
3. If any primary policy's limits fall short of the stated requirements, a certificate shall be provided for all any excess policies that supplement or extend these limits.
4. Required insurance is primary and non-contributory, which should be stated on the certificate of insurance.
5. Required insurance must be maintained for the duration of the contract or business relationship.
6. If applicable, the Recipient shall assure that all subrecipients and independent contractors

performing services for the County carry identical insurance coverage as required of the contract, either individually or as an Additional Insured on the policies of the Recipient. Exceptions may be made only with the approval of the County.

7. Recipient shall indemnify Frederick County, Maryland for any uninsured losses relating to contractual services involving subrecipients and independent contractors, including workers' compensation claims and the cost of defense.
8. The Recipient shall not commence work for Frederick County, Maryland until evidence of all required coverage is approved by the Risk Management Department.
9. Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.
10. The Recipient will not hold Frederick County, Maryland liable for any injuries to the employees, servants, agents, subrecipients, independent contractors or assignees of the contract arising out of or during the course of services relating to this agreement.
11. The providing of any insurance required herein does not relieve the Recipient of any of the responsibilities or obligations assumed by the Recipient in the contract awarded or for which the Recipient may be liable by law or otherwise. Approval of the insurance by the County shall not in any way relieve or decrease the liability of the Recipient.
12. All of the above coverages must be written by a carrier with a minimum A.M. Best rating of A- or better AND a financial size classification of VI or higher. All insurance policies must also be underwritten by companies licensed to do business in the State of Maryland and all certificates must include an authorized signature.