

## **POLICY AND PROCEDURE**

### **General Fund Operating Contract**

### **Neighborhood Business District Support Fund**

As indicated by your organization's contract, the City of Cincinnati requires your organization to retain Liability insurance coverage. ***Your coverage must remain in effect during the entire contractual period.*** For your convenience, review Section 207. Service, Provider's Insurance and Indemnification information below; however, thoroughly read ***your individual contract to verify the mandatory coverage necessary to be in compliance.***

**Please note: Your organization is not required to maintain Bureau of Worker's Compensation coverage.**

For your convenience, outlined below are the terms and conditions for Liability insurance coverage as stated in your contract under **Part II Terms and Conditions, Section 207, Insurance and Indemnification**; however, thoroughly read ***your individual contract to verify the mandatory coverage necessary to be in compliance.***

#### **207. GRANTEE'S INSURANCE AND INDEMNIFICATION**

~~**A. Workers' Compensation.** Grantee shall secure and maintain such insurance as will protect Grantee from claims under the Workers' Compensation Laws.~~

**B. General Liability Insurance.** Grantee shall secure and maintain such commercial general liability insurance as will protect Grantee from claims for bodily injury, death or property damage which may arise from the performance of Grantee's services under this Agreement, with a combined single limit for bodily injury and property damage liability of **One Million Dollars (\$1,000,000.00)** per occurrence and **Two Million Dollars (\$2,000,000.00)** in the aggregate. Grantee's insurance policy shall name the City as an additional named insured and shall contain a provision prohibiting the insurer from canceling the policy without notifying the City in writing as least ninety (90) days prior to cancellation.

**C. Indemnification of the City.** Grantee shall indemnify, defend and save City, its agents and employees harmless from and against any and all losses, damages, settlements, costs, charges, professional fees or other expenses or liabilities of every kind and character arising out of or relating to any and all claims, liens, demands, obligations, actions, proceedings or causes of action of every kind and character in connection with or arising directly or indirectly out of errors or omissions or negligent acts by Grantee including Grantee's employees and agents in the performance of this agreement.

**Please note: Your organization is required to have the City of Cincinnati listed as "Additional Insured" in your policy.**

Failure to secure and maintain the mandatory insurance may result in non-payment of outstanding City's vouchers. Once your insurance is renewed, please email the certificate to [genevera.smith@cincinnati-oh.gov](mailto:genevera.smith@cincinnati-oh.gov). ***Do not send the "General Liability Coverage, Declaration Page" as proof of Liability insurance, as it does not clearly outline insurance coverage or limits.*** Copies of insurance certificates, including renewals, will be retained in your organization's file.

