

Insurance Requirements for Vendors, Contractors and/or Service Providers

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

The following minimum insurance standards shall apply to any Vendor performing, selling, or distributing products and services at MaineGeneral. If a product or service, in the opinion of Risk Management and Insurance, represents an unusual or exceptional risk, additional insurance for that product or service may be required.

Required Insurance:

- 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.
- Employers Liability Coverage: \$500,000.
- Automobile Liability: For any Vendor who will drive on MaineGeneral 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.

Other Insurance Coverage That May Be Required:

- Medical Professional Liability Insurance: Not less than \$2,000,000 per incident and \$6,000,000 in the annual aggregate. Such coverage must remain in place even after termination of the underlying agreement for all incidents which may have occurred during the period of the agreement.
- Other 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 MaineGeneral.
- 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 \$5,000,000 per claim to be maintained for the duration of the agreement and three years following its termination. This insurance requirement applies when a third party will be using, storing or accessing private, confidential or protected information like Protected Health Information (“PHI”) or Personally Identifiable Information (“PII”).
- 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.

In most instances, a Vendor shall name MaineGeneral as an additional insured on its general liability insurance policy as it pertains to the work done/service provided/product delivered to MaineGeneral and shall provide a 30-day notice of cancellation or non-renewal of coverage to MaineGeneral. Such insurance must be primary as to any other valid and collectible insurance.

MaineGeneral does not need to be named as an additional insured on the workers' compensation or professional liability policies.

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.

All policies shall evidence insurance written by carriers authorized to conduct business in the State of Maine and rated at least "A" in A.M. Best's Key Rating Guide.

Renewal certificates of insurance shall be provided annually until all work is completed.

Please contact Risk Management & Insurance at Alicia.Laroche@mainegeneral.org or 207-621-4627 with any questions.