



# ADA COUNTY PROCUREMENT

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## INSURANCE GUIDANCE FOR BUSINESS WITH THE COUNTY

### **Purpose**

Ada County requires proof of insurance from companies, contractors, or vendors providing products or services to Ada County.

### **Definitions**

Procurements: goods, services, construction, and leases.

*Certificate of Insurance (COI):* A form generated by an insurance agent that provides evidence that an insurance policy has been issued to the subject. It delineates the coverage in effect, dates of inception and expiration, limits, and insurance companies for the stated party. The COI form, typically a standard "ACORD" form, is usually signed and dated by an agent of the insurance company listed on the form. Other documents from the insurer may be needed such as Endorsements from the agent or insurer.

*High Risk Goods or Onsite Services:* Those goods and services that present a more significant risk to the county or that have more significant risk of legal action stemming from their normal use, but the use of which is necessary to the conduct of work.

- All Onsite Services
- All Construction
- Goods and Services that pose a security, health, or safety risk

*Moderate Risk Goods or Offsite Services:* Those goods and services that present some risk to the County or that have some risk of lawsuit or legal action stemming from their normal use, but the use of which is necessary to the conduct of work.

- Offsite Services
- Mixed Goods and Services
- Goods and Services that pose a low security, health, or safety risk

*Low Risk Goods:* Those goods that present little risk to the County and minimal risk of legal action if the item is used properly.

- Books, computer hardware /software, office supplies, electronics, furniture, parts and supplies, vehicles, uniforms,

## **Guidance**

Ada County Risk Management is responsible for establishing the amount, type, rating and status of insurance necessary for procurements. In doing so, several considerations will be taken into account, including, but not limited to:

- a. Input from users, process owners, and business community
- b. Benchmarking with similar local governments
- c. Legal requirements and regulatory compliance
- d. Business best practices
- e. Risk Management best practices

## **Coverage Amounts:**

The following are guidelines of minimum amounts required, but are subject to change depending on the \*risk activity:

1. Two million dollars aggregate (\$2,000,000) Commercial General Liability
2. One million dollars aggregate (\$1,000,000) Automobile Liability
3. Workers Compensation to Idaho statutory limits

\*The manager of Ada County Risk Management may establish increased or alternate insurance requirements in special circumstances.

Low risk goods are not covered by this guidance. No COI is required.

When moderate risk goods or services are purchased, the County will usually require a COI with insurance companies rated A- and VIII or better by AM Best Company, and insurance policies in the amount, type and status established by the manager of Ada County Risk Management.

When higher risk procurements are contemplated, the manager of Ada County Risk Management will be consulted regarding the amount, type, rating, and status of insurance. The minimum acceptable A.M. Best rating will be A- and VIII. The awarded contractor will be required to submit a COI meeting these insurance requirements.

**Note:** On the COI, contractors shall provide evidence that they have added “Ada County” as an additional insured under the commercial general liability and provide the endorsement.