

StopWaste Grant Program Insurance Requirements

It is a requirement of StopWaste that any business, individual or organization selected to receive grant funding maintain the following minimum insurance during the term of the Grant contract. **As part of the application, grantee shall submit to StopWaste certificates of insurance for the policies listed below.** The certificates shall provide that the grantee give written notice to StopWaste at least 10 days prior to cancellation of or any material change in the policy.

- **REQUIRED: Comprehensive general liability insurance**, including personal injury liability, blanket contractual liability, and broad-form property damage liability coverage. The combined single limit for bodily injury and property damage shall be not less than \$1 million, though \$2 million is preferred. \$2million is required for equipment grants and grants that expose StopWaste to liability. StopWaste may be able to add funds to grant to increase coverage to acceptable levels.
- **REQUIRED: Automobile bodily injury and property damage liability insurance** covering owned, non-owned, rented, and hired cars is ANY driving is being done related to the grant. The combined single limit for bodily injury and property damage shall be not less than \$1,000,000.
- **REQUIRED: Statutory workers' compensation and employer's liability insurance** as required by state law.

If applicant does not currently maintain insurance that meets the Agency's requirements, a submittal of a current insurance quote that meets these requirements will suffice for application purposes only. Any applicant selected for grant funding must procure insurance that meets the above requirements. Cost to bring insurance coverage up to required minimums can be included as part of grant, in which case they should be included in project budget as a line item.

Under special circumstances, exceptions may be made to the minimum insurance requirements, but only upon prior agreement by StopWaste.