

**NYCHA Insurance Requirements  
Template 11 – Professional Services – Med-High Risk**

COVERAGE TYPE	MINIMUM LIMITS	REQUIRED POLICY TERMS & CONDITIONS
<b>Workers' Compensation &amp; Employer's Liability</b> CE-200 Exemption Accepted if Applicable for Sole Proprietors Only	Workers' Compensation & Employer's Liability insurance coverage compliant with the statutory requirements of the State of New York.	<b>Form:</b> As required by the State of New York.  <b>Endorsements:</b> Waiver of Subrogation
<b>Commercial General Liability</b>	\$1,000,000 per Occurrence \$2,000,000 General Aggregate \$2,000,000 Products/Completed Operations \$1,000,000 Personal/Advertising Injury	<b>Form:</b> General Liability Form ISO CG 00 01 or equivalent  <b>Endorsements:</b> <ul style="list-style-type: none"> <li>• NYCHA Named or Included as Additional Insured</li> <li>• Waiver of Subrogation</li> <li>• Primary &amp; Non-Contributory Clause</li> </ul>
<b>Business Auto Liability</b> Requirement may be waived if no vehicles will be operated on or from NYCHA premises and no vehicles will be used to transport NYCHA staff, residents or others on NYCHA's behalf.	\$1,000,000 Combined Single Limit of Liability for Bodily Injury & Property Damage	<b>Form:</b> Business Auto Form CA 00 01 or equivalent  <b>Endorsements:</b> <ul style="list-style-type: none"> <li>• NYCHA Named or Included as Additional Insured</li> <li>• Waiver of Subrogation</li> </ul>
<b>Professional Liability</b> (Errors & Omissions)	\$5,000,000 Per Claim & Aggregate	<b>Form:</b> Claims-made form

**(Important! See Additional Insurance Compliance Information on Page #2)**

## NYCHA Insurance Requirements Template 11 – Professional Services – Med-High Risk

### **Additional Insurance Compliance Information & Guidance**

Complete insurance requirements are included in the contract awarded to the NYCHA contractual partner. It is the sole responsibility of NYCHA's contractual partner to review all requirements with their insurance professionals to confirm the appropriate insurance is in place as required by the contract. In the event of a conflict between the below and any provisions of the contract, including general conditions therein, the terms of the contract shall prevail.

### **Warning – Assumption of Risk**

Under the terms and conditions of the contract, NYCHA's contractual partners may be financially responsible to defend, indemnify and/or hold NYCHA and certain other entities in contract with NYCHA harmless from certain costs resulting from claims arising out of or in any way related to the services provided to NYCHA, whether or not covered by insurance. It is the sole responsibility of NYCHA's contractual partner to review these requirements with legal counsel prior to signing a contract.

### **Additional Insurance Requirements:**

1. **Covered Operations** – Insurance policies may not exclude claims arising from any activity, scope of work or permitted use provided for under the contract.
2. **Liability Policies - New York Labor Law / Employers' Liability Over-Action** - Liability Policies must include industry standard provisions related to the severability of interests and/or separation of insureds and rights of crossclaim. Policies may not exclude claims for bodily injury asserted against NYCHA by an employee or agent of the insured or any subcontractor of the insured, commonly known as "over-actions" or "NY Labor Law" claims.
3. **Insurers** - Policies must be placed with insurers authorized to do business in the State of New York with a minimum AM Best Rating of "A- VII"
4. **Blanket Terms & Conditions** - Required Policy Terms & Conditions such as Additional Insured, Waiver of Subrogation and Primary/Non-Contributory Insurance can be satisfied by blanket policy provisions.
5. **Proof of Insurance** – General/Prime/Direct Contractors or contractual partners shall submit evidence of insurance as and when directed by NYCHA. Subcontractors shall submit evidence of insurance to the General/Prime/Direct Contractor, who shall deliver the same to NYCHA upon request. Failure of NYCHA to monitor compliance with any of these requirements is not a waiver of any requirement.
6. **Failure to Comply** - may result in default/breach of contract, withholding of payments to contractors/vendors, removal proceedings against lessees, licensees or other occupants of NYCHA premises, and additional remedies available to NYCHA under contract, at law, or in equity.