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# AHA Insurance Requirements

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The AHA requires that parties with whom AHA enters into agreements, whether vendors, sponsors or other types of contracts, provide proof of insurance coverage. This is proof that there are funds available to cover any liability that this other party incurs. The Standard Insurance Requirements are set forth below.

We do strive to work with each provider in order to ensure the correct insurance requirements are in place. A formal request of a certificate of insurance and review will be conducted if we enter into a contractual agreement.

## Standard Insurance Requirements

Provider must carry liability insurance in the following amounts as well as all necessary workers compensation insurance, to fully protect both parties from any and all claims for damages, injury or death arising from the performance of this Agreement. Such insurance must be primary and non-contributory.

<b>Commercial General Liability</b>	\$1 million each occurrence/\$2 million aggregate
<b>Products/Complete Operations/Services</b>	Umbrella limit \$5 million
<b>Automobile Liability</b>	\$1 million each occurrence
<b>Worker's Compensation</b> (If more than 5 employees)	Statutory Limits
<b>Employers Liability</b>	\$1 million each occurrence
<b>Professional Liability</b>	\$1 million each occurrence

Professional Liability with a minimum limit of \$1,000,000 per claim is required for certain professional services, as required by AHA.

AHA must be named as **Additional Insured** with respects to General Liability coverage insofar as it pertains to the work done/service provided/product delivered to the AHA. The Provider's policy must be Primary as to any other valid and collectible insurance, but only as to acts of the named insured.

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the Provider. A certificate of insurance with the coverage as cited above and listing the AHA as the certificate holder, must be submitted to the AHA Procurement Services before work begins by the Provider for the AHA. Coverages represented on the certificates of insurance must show policy numbers, effective dates and limits. All policies shall evidence insurance written by a licensed carrier. Renewal certificates of insurance shall be provided annually until the work is completed.