

Insurance Options for Grant Program

Supportive options to secure required coverage for the grant program

Purpose

Organizations must demonstrate that they have the insurance coverage listed below before a grant award can be issued. Insurance coverage is not required at the time of application. We are offering three compliance pathways to reduce barriers. All options are subject to review and approval.

Required Insurance Coverage

Coverage	Minimum Limit
Workers' Compensation	Statutory limits
Employer's Liability	\$100,000 each accident; \$500,000 disease policy limit; \$100,000 disease each employee
Commercial General Liability	\$1,000,000 per occurrence
Automobile Liability or Hired & Non-Owned Vehicle Liability	\$1,000,000 each accident
Professional Liability	\$1,000,000 per claim
Security & Privacy Liability / Cyber Risk	\$1,000,000 per occurrence

Three Options

1	Use an Available Broker	Work with a designated broker to explore and purchase coverage that satisfies the requirements. Premiums, deductibles, exclusions, and final eligibility are determined by the carrier.
2	Add Coverage to an Existing Policy	Receive assistance coordinating with your current broker or carrier to add required limits, endorsements, or coverage. The organization remains responsible for all costs and for providing acceptable proof of insurance.
3	Request an Alternative Arrangement or Waiver	Eligible CBOs may request review of a teaming agreement, or limited waiver when standard coverage is not feasible. However, every organization participating in a teaming agreement is required to hold the minimal insurance. Approval is not automatic and must be approved in writing before work begins.

Preparing to Meet Insurance Requirements

Insurance coverage is not required to apply for a grant. However, applicants selected for funding must demonstrate that they meet the applicable insurance requirements before receiving an award. The following steps are provided to help applicants understand these requirements in advance.

- 1. Select a pathway:** available broker, current carrier, or alternative arrangement/waiver request.
- 2. Submit documentation:** certificates of insurance, relevant policy endorsements, and any teaming agreement materials.
- 3. Obtain written approval:** coverage or an approved alternative must be confirmed.

Important: A waiver should be considered only after a documented risk review and does not transfer or eliminate underlying liability. Final terms should be reviewed by a licensed insurance professional and legal counsel. Additional insured, primary and noncontributory, waiver of subrogation, notice-of-cancellation, or other endorsements may be required by the applicable agreement.