

## **Mayor's Community Grant Insurance Requirements – As Applicable for Programs Involving Children (i.e. Kids Camps, Scout Groups etc.)**

### **Section 9 – Insurance**

- A. The Grantee shall maintain in good standing the insurance noted and described in Subsection B of this section. Upon Anchorage's request, the Grantee shall furnish Anchorage with proof of such insurance.
- B. The Grantee shall provide the following insurance:
  - 1. \$500,000.00 Employers Liability insurance and Workers Compensation as required by Alaska statutes.
  - 2. Commercial Automobile Liability \$1,000,000 combined single limit (bodily injury and property damage) to include: owned, hired, and non-owned.
  - 3. Commercial General Liability including:
    - a. \$2,000,000 General Aggregate
    - b. \$2,000,000 Products/Completed Operations
    - c. \$1,000,000 Personal & Advertising Injury
    - d. \$1,000,000 Each Occurrence
    - e. \$5,000 Medical Payments

\*\*Commercial general liability policy shall also include coverage for sexual abuse or molestation for limits of \$1M (or higher).

- A. The Grantee Shall provide no less than thirty (30) days advance notice to Anchorage prior to cancellation of any policy of insurance required by this section.
- B. With the exception of Workers Compensation, each policy shall name the Municipality of Anchorage as an additional insured, and the actual policy endorsement shall accompany the Certificate of Insurance.
- C. General liability, workers compensation, and automobile policies shall be endorsed to waive all rights of subrogation against the Municipality of Anchorage, by reason of any payment made for claims under the above. The actual policy endorsement shall accompany the Certificate of Insurance.  
\*(Subject to determination upon review by the MOA Risk Manager for grant awards \$5,000 or less)