

\$1,000,000 Personal & Advertising Injury
\$1,000,000 Each Occurrence
\$5,000 Medical Payments

- 4.) Medical Malpractice insurance with limits not less than \$2,000,000 aggregate.
 - 5.) Cyber/Privacy Liability insurance with limits not less than \$1,000,000. The Cyber Coverage shall include, but not be limited to, claims involving invasion of privacy violations (including HIPPA), information theft, and release of private information. The policy shall provide coverage for breach response costs as well as regulatory fines and penalties as well as credit monitoring expenses.
 - 6.) Excess Liability insurance with limits not less than \$5,000,000.
 - 7.) Sexual Abuse and Molestation policy with limits not less than \$1,000,000.
- C. Policies written on a "claims-made basis" must have a two (2) year tail of coverage, or an unbroken continuation of coverage for two (2) years from the completion of the contract requirements.
 - D. Each policy of insurance required by this section shall provide for advance notice to the MOA/Contract Administrator prior to cancellation in accordance with the policy. IF the insurer does not notify the MOA on policy cancellation it shall be the Agency's responsibility to notify the MOA of such cancellation.
 - E. With the exception of Workers Compensation, Medical Malpractice, and Cyber (Privacy), each policy shall name The Municipality as an "additional insured" and the actual policy endorsement shall accompany each Certificate of Insurance.
 - F. 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 coverage. This policy endorsement shall accompany each Certificate of Insurance.
 - G. All policies for general liability shall be primary and noncontributing with any insurance that may be carried by the Municipality.
 - H. If the Agency maintains broader coverage and/or higher limits than the minimums shown above, the Municipality requires and shall be entitled to the broader coverage and/or higher limits maintained by the Agency. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to the Municipality.
 - I. Agency shall require and verify that all subcontractors maintain insurance meeting all requirements stated herein, and Agency shall ensure that the Municipality is an additional insured on insurance required from subcontractors.

SUBMISSION

1. Submit documents to housingandhomelessservices@anchorageak.gov
2. The department will review your request and reach out with the next steps.