

ATTACHMENT B INSURANCE REQUIREMENTS

The Contractor shall, at its sole expense, procure and maintain for the duration of this contract, and any extensions thereof, insurance coverage meeting or exceeding the following requirements. Insurance shall be written by companies authorized to do business in the State of Texas and with an A.M. Best rating of A- or better.

1. Workers' Compensation and Employers' Liability

- Coverage: Statutory limits consistent with the Texas Workers' Compensation Act.
- Employers' Liability: Not less than **\$1,000,000** each accident, **\$1,000,000** each disease/employee, **\$1,000,000** disease/policy limit.

2. Commercial General Liability (CGL)

- Coverage: Occurrence-based.
- Limits: Not less than **\$1,000,000** per occurrence, **\$2,000,000** general aggregate, **\$2,000,000** products/completed operations aggregate.
- Must include coverage for bodily injury, personal injury, property damage, contractual liability, and independent contractors.

3. Business Automobile Liability

- Coverage: For owned, non-owned, and hired vehicles.
- Limits: Not less than **\$1,000,000 combined single limit** per accident for bodily injury and property damage.

4. Professional Liability / Errors & Omissions (Technology Services)

- Coverage: For acts, errors, or omissions arising out of the performance of professional IT services.
- Limits: Not less than **\$1,000,000 per claim, \$2,000,000 aggregate.**
- Coverage must be maintained for at least two (2) years following contract termination.

5. Cyber Liability / Data Breach Coverage

- Coverage: Protecting against unauthorized access, disclosure of sensitive data, and other network security and privacy risks.
- Limits: Not less than **\$1,000,000 per claim, \$2,000,000 aggregate.**
- Coverage must include costs of notification, credit monitoring, regulatory defense, and fines/penalties (where insurable).

6. Umbrella/Excess Liability (Optional but Preferred)

- Coverage: Following form of CGL, Auto, and Employers' Liability.
- Limits: Not less than **\$2,000,000**.

Additional Insurance Requirements

- Certificates of Insurance must be submitted to the County prior to contract execution and upon each renewal.
- Policies must be endorsed to provide the County with 30 days' prior written notice of cancellation or material change.
- The County shall be named as Additional Insured on CGL and Auto policies, with waiver of subrogation in favor of the County on all coverages.
- Insurance must be primary and non-contributory with respect to any insurance maintained by the County.