

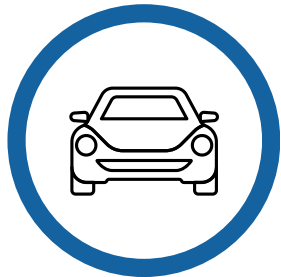
STANDARD COVERAGE



Commercial General Liability

This coverage protects you if you, your employees, or your products or services accidentally cause injury to someone or damage their property.

BASELINE REQUIREMENT:
\$2M per occurrence / \$4M total



Commercial Auto Liability

Protects your business whenever vehicles are used for work, including employee-owned, and covers accidents or damage to people, products, or equipment, even if personal insurance is limited.

BASELINE REQUIREMENT:
\$1M per occurrence



Workers Compensation

Workers' compensation provides medical care and wage replacement for employees injured on the job. It's required by California law for W2 employees.

BASELINE REQUIREMENT:
\$1M per occurrence with
Waiver of Subrogation

ADDITIONAL COVERAGE



Professional Liability

Also known as Errors and Omissions insurance, this protects your business if professional services are done incorrectly or not delivered. This coverage is separate from general liability insurance.

BASELINE REQUIREMENT:
\$2M per occurrence/ \$2M total



Cyber/Info Security Liability

Protects your business if sensitive employee or client information is lost or stolen, whether on computers, servers, or in paper files.

BASELINE REQUIREMENT:
\$2M per occurrence/ \$2M total



Sexual Abuse or Misconduct

This insurance helps protect your business if someone makes a claim of sexual misconduct or molestation.

BASELINE REQUIREMENT:
\$1M per occurrence/ \$2M total

This flyer highlights the most common types of coverage, why they matter, and how they help you stay ready for County contracting opportunities.

Plan ahead: Factor the County's share of insurance costs into your bid or proposal.

Know the rules: The coverage levels listed here are the baseline. Actual requirements may change with each contract.

Stay prepared: Always review the insurance section of the solicitation.

QUICK TIPS

- ✓ Check contract requirements early
- ✓ Confirm coverage limits with your insurance
- ✓ Get quotes from more than one insurer
- ✓ Keep proof of insurance up to date
- ✓ Seek assistance navigating the requirements from local resources
- ✓ Ask the County questions

RESOURCES

Get help navigating the procurement process and understand insurance requirements:

APEX Accelerator
<https://apexsocal.org/>

Small Business
Development Center
<https://sdivsbdc.org/>

For questions contact the
Department of Purchasing and
Contracting at:
DPCOutreach@sdcounty.ca.gov