

Insurance Requirements For all Contract/DSP Providers

- I. All applicants must adhere to the following AAA 1-B insurance requirements to be eligible for funding:
 - A. Providers shall indemnify, save and hold harmless the AAA 1-B and the Office of Services to the Aging (OSA) against any and all expense and liabilities, of any kind, which the AAA 1-B or OSA may sustain, incur or be required to pay arising out of the implementation of the contract or agreement.
 - B. Providers are required to maintain insurance in amounts necessary to cover claims specific to the services provided in addition to required insurance listed below.
 - C. Insurance policies must be issued by companies licensed to do business in Michigan, or approved to do business in Michigan, and such companies must be well rated and acceptable to the AAA 1-B.
 - D. **The AAA 1-B must be a certificate holder on all policies. On general liability insurance policies the AAA 1-B must also be included as an additional insured.**
 - E. Certificate holder information must be issued to:

Attention: Finance Department
Area Agency on Aging 1-B
29100 Northwestern Highway
Suite 400
Southfield, MI 48034
 - F. The insurance agent must provide 10 day written notice of changes or cancellation in insurance coverage.
 - G. Certificates of insurance must contain the following cancellation notice language:

Should any of the policies described herein be cancelled before the expiration date thereof the insurer affording coverage will mail 10 days written notice to the certificate holder named herein.

- H. Organizations unable to submit proof of insurance with the application should include a letter stating the reason why, and the expected date that proof will be available.
- I. Your agent may send, via the US Postal Service, an original certificate of insurance to: AAA 1-B, 29100 Northwestern Hwy., Suite 400, Southfield, MI 48034; or email a certificate of insurance, in PDF format only, that meets the above requirements to the AAA 1-B at FADepartment@aaa1b.com, or fax a certificate of insurance that meets the above requirements to the AAA 1-B at (248) 948-9691.

Note: Insurance Binders will NOT be accepted as proof of insurance.

- J. Questions regarding insurance requirements may be emailed to FADepartment@aaa1b.com.

II. The following insurance **is required** for all AAA 1-B contract service providers:

- A. Worker's Compensation
- B. Unemployment in accordance with acceptable federal and state laws/regulations.
- C. General Liability with AAA 1-B named as additional insured a minimum combined single limit of \$1,000,000 each occurrence for bodily injury and property damage and the policy shall include personal injury and products/completed operations coverage.
- D. Fidelity Bonding for persons handling cash.

III. The following insurance **is required** for all AAA 1-B contract service providers where applicable:

- A. Facility Insurance for facilities purchased or renovated with federal and/or state funds.
- B. Product Liability for meals, personal emergency response, etc.
- C. Professional Liability a minimum \$1,000,000 each occurrence for counselors, nurses, financial advisors, etc.
- D. Property and Theft for equipment purchased with federal and/or state funds.

- E. Automobile Liability Coverage for owned, hired and non-owned, including residual liability insurance with a minimum combined single limit of \$1,000,000 for each accident for bodily injury and property damage.
- F. Third Party Fidelity