



Sample Insurance Requirements

Changes to your Insurance Policy should only occur when an MCS Recruiter has contacted you and provided the detailed insurance requirements document.

Commercial General Liability Insurance

Vendor shall carry commercial general liability insurance, including coverage for bodily injury and property damage, personal and advertising injury, product-completed operations hazard and without limitation, all contractual liability for such injury or damage assumed by MCS under this Agreement. Such policy shall have limits not less than:

- Each Occurrence \$1,000,000
- General Aggregate \$2,000,000
- Personal and Advertising Injury \$1,000,000

Such policy shall also provide:

- MCS and its affiliates, and their respective managers, members, officers, employees, and agents shall named as a Certificate Holder
- MCS and its affiliates, and their respective managers, members, officers, employees, and agents shall be named as additional insureds.
- An endorsement stating that the policy will be primary and non-contributory with any insurance carrier by the additional insureds.
- 30 days' notice of cancellation shall be provided to MCS.

Commercial Automobile Liability Insurance

Vendor shall carry Commercial Automobile Liability Insurance with limits not less than \$1,000,000 combined single limit for each accident and covering owned, hired or leased, and non-owned autos. Such policy shall also provide:

- MCS and its affiliates, and their respective managers, members, officers, employees, and agents shall be included as additional insureds.
- An endorsement stating that the policy shall be primary and non-contributory with any insurance carrier by the additional insureds.
- 30 days' notice of cancellation shall be provide to MCS

Workers' Compensation Insurance

Vendor shall carry Worker's Compensation Insurance affording statutory benefits in accordance with all requirements of the applicable worker's compensation laws in the state(s) in which the Work will be performed and covering Vendor's employees. Such insurance shall include Employer's liability insurance with limits of not less than \$500,000 per accident or disease. Such policy shall also provide:

- 30 days' notice of cancellation shall be provide to MCS

Professional Liability Insurance

Vendor shall carry professional liability insurance with limits not less than \$1,000,000 for each claim and in the aggregate. Such policy shall also provide:

- MCS and its affiliates, and their respective managers, members, officers, employees, and agents shall named as a Certificate Holder
- MCS and its affiliates, and their respective managers, members, officers, employees, and agents shall be named as additional insureds.
- The requirement for Professional Liability Insurance can be met through a stand-alone policy or through an endorsement to the Commercial General Liability Insurance policy