

DOLA NPI Grant Program Insurance Requirements FAQs

What are the required insurance limits for my organization?

Below are the insurance limits recommended by DOLA. *If you are having issues obtaining these levels of insurance, please contact us immediately!*

- General Liability (*CFGV must be named as additional insured for **this policy only***)
 - Each occurrence – \$500,000
 - General Aggregate – \$500,000
 - Products and completed operations aggregate – \$500,000
 - Fire – \$50,000
- Automobile Liability (not necessary if no auto is used in program)
 - Each occurrence \$500,000
 - If you don't use autos in your programs or operations, please send us and email saying the following: *"I attest [INSERT ORGANIZATION NAME] does not require the use of automobiles for any of our programming or operations and therefore does not require automobile insurance."*
- Cyber/Network Security and Privacy Liability
 - Each occurrence – \$500,000
 - General Aggregate – \$1,000,000
- Crime Insurance
 - Each occurrence – \$500,000
 - General Aggregate – \$500,000

What if our organization is denied coverage at the specified levels?

If you are unable to secure the required limits of the amounts outlined in the NPI application because of one of the following reasons, please contact us:

- Your organization or budget size does not warrant that high of levels
- Increasing to those levels would cause undue financial hardship for the organization

What if we don't use automobiles in our programs or operations?

If you don't use autos in your programs or operations, you are exempt from the auto liability insurance requirement. Please send us an email saying the following: *"I attest [INSERT ORGANIZATION NAME] does not require the use of automobiles for any of our programming or operations and therefore does not require automobile insurance."*

Can we use part of the administrative allowance from our award for increased insurance premiums?

Yes, you can use part of your administrative allowance from your award to cover insurance premiums; however, remember that any expenses incurred before your agreement is executed are ineligible expenses for the NPI award. If you have to increase your coverage, only the increase amount is an eligible expense. For example, if your regular insurance premiums cost \$1,000 per year and the additional coverage costs an extra \$500 a year, then only the \$500 is an eligible expense.

If you plan to use part of your administrative allowance on any insurance premiums, please contact us before you purchase the policy or increase your coverage!

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What do we have to provide to CFGV to prove we have adequate insurance coverage?

You will need to provide a Certificate of Insurance (COI) that shows proof of the following:

- Workers Compensation (this is required by state statute)
 - If your organization utilizes independent contractors, please contact us
- General Liability (with coverage levels)
- Automobile liability (with coverage levels) ****If applicable****
- Cyber/Network Security and Privacy Liability (with coverage levels)
- Crime Insurance (with coverage levels)

You will also need to request proof of the following on your COIs:

- Primacy of Coverage
- Subrogation Waiver