

Forsyth County’s Minimum Insurance Requirements
Insurance requirements are subject to change without notice

Coverage	Low Risks	Standard Risks (Most contracts are in the Standard Risks Category)	High Risks	Extreme High Risks
Commercial General Liability	\$500,000 per occurrence/ \$1 million aggregate	\$1 million per occurrence/ \$2 million aggregate	\$1 million per occurrence/ \$2 million aggregate	\$1 million per occurrence/ \$2 million aggregate
Automobile Liability	\$500,000 combined single limit(CSL) per occurrence	\$1 million CSL per occurrence	\$1 million CSL per occurrence	\$1 million CSL per occurrence
Workers’ Compensation/ Employers Liability	Statutory limits \$100K/\$100K/\$100K	Statutory limits \$1M/\$1M/\$1M	Statutory limits \$1M/\$1M/\$1M	Statutory limits \$1M/\$1M/\$1M
Umbrella Liability (Excess coverage above the General Liability, Automobile Liability, and Workers’ Compensation limits)	N/A	N/A	\$1 million	\$5 million
	Examples: Speaker Discussion leader Advertising Classroom instruction	Examples: Janitorial Painting(< 1 story) Pest control Carpet removal/installation Fence installation	Examples: Painting above 1 story Elevator Maintenance Exterior window cleaning Welding	Examples: Asbestos or lead abatement Major construction projects Crane & rigging company Demolition Inmate healthcare provider Medical waste disposal

A combination of the primary policy limit and the umbrella policy limit may be used to meet Forsyth County’s minimum insurance requirements.

Forsyth County’s contract template: The Risk Manager recommends all county departments use Forsyth County’s contract template. The contract template can be found on FCNET at

Request for Insurance waivers: Refer to the Forsyth County Insurance Waiver Policy.

Additional Coverage Requirements

Coverage	Description	Examples	Coverage Limits
Professional Liability (Errors & Omissions')	Protects against losses that occur as a result of errors and omissions made in the scope of performing professional work. These claims usually result in an economic loss rather than bodily injury or property damage.	Appraisers, Architects, Attorneys, Engineers, and Medical Providers	\$1M per occurrence/ \$2M Aggregate but could be higher depending on the exposure
Pollution Liability	Provides coverage for contracted work involving the handling, removing or disposing of hazardous materials.	Contractors performing work involving hazardous materials such as lead-based paint and asbestos.	\$1M Occurrence/ \$2M Aggregate plus \$5M Umbrella
Sexual Abuse & Molestation	Provides coverage for businesses involved in providing childcare, foster care, or adult daycare services.	Group Home Childcare provider	\$1 million per occurrence/ \$3 million aggregate but could be higher depending on exposure
Crime Bond	Designed to cover money, securities, and other property against a variety of criminal acts. Examples include employee theft, robbery, and forgery.	Armored Transportation Janitorial Services	Depends on exposure
Builders' Risk	Designed to cover buildings/homes and construction materials while in the course of work. It is a form of property insurance that protects the construction project against loss or damage caused by a variety of perils. Examples include fire, wind, hail, theft, vandalism. Coverage applies to the owner of the property and the contractor.	Contractors performing renovation work or new construction	Contract Value
Installation Floater	Designed to cover damage to material & equipment being installed in an "existing building". Required from contractors performing a specialized job on an existing building. Usually coverage is on a blanket limit for all locations. Coverage only applies for the contractor. Usually involves only one project.	Example: A contract to replace the HVAC in an existing building/home.	Contract Value

Coverage	Description	Examples	Coverage Limits
Technology E&O	Protects against losses involving technology products and services. Covers business interruption. Covers financial loss due to product failure.	Software developers Communication providers Database management	\$1 million per occurrence/ \$2 million aggregate but could be higher depending on exposure
Cyber Liability	Designed to cover consumers of technology services & products. Intended to cover costs that may result when a business engages in various electronic activities. Covers credit monitoring, notification costs, defense costs, fines, and losses due to identity theft.	Website media Data breach (hackers) Business interruption Loss of data Computer fraud Cyber extortion Funds transfer loss	\$1 million per occurrence/ \$2 million aggregate but could be higher depending on exposure
Performance Bond	Guarantees that the contractor will perform the work in accordance with the construction contract protecting the County from financial loss in the event the contractor fails to fulfill its contractual obligations.	Construction project over \$100,000 Inmate healthcare provider	Contract Value
Payment Bond	Guarantees that suppliers and subcontractors will be paid for materials and labor furnished to the contractor. The purpose is to guarantee Forsyth County will have a completed project that is free of liens.	Construction project over \$100,000	Contract Value
Cargo Liability	Provides protection against all risks of physical loss or damage to freight from any external cause during transit.	Crane company Moving company	Value of county contents