



## Insurance Requirements

The San Antonio River Authority's (River Authority) insurance requirements are in accordance with the Texas Water Conservation Association (TWCA) Risk Management Fund. Vendors doing business with the River Authority are required to furnish a Certificate of Insurance per the following:

1. *General Building Services and Construction of Small Job and/or Low Hazards* - Examples include general contractors, subcontractors, plumbers, electricians, lawn maintenance.

The successful contractor will be required to maintain, at all times during performance of the contract, the insurance detailed below:

Required	Type	Coverage Required
X	General Liability	\$500,000 per occurrence, \$1,000,000 aggregate for premises/operations \$500,000 occurrence, \$1,000,000 aggregate for products/completed operations General Liability requires a <b>per project aggregate limit or aggregate limits by Location endorsement.</b>
X	Umbrella Policy	\$1,000,000
X	Workers' Compensation/Employer Liability	Statutory \$500,000 per occurrence bodily injury, \$500,000 per occurrence bodily injury by disease, \$500,000 policy limit for bodily injury by disease
X	Automotive Liability	\$1,00,000 combined single limit for bodily injury and property damage, Hired and non-owned autos included. Non-owned vehicles include the use of an employee's personal vehicle in the contractor's business.

The River Authority shall be named as an additional insured and provide a Waiver of Subrogation in favor of the River Authority, its officials, agents, employees and volunteers for umbrella, general liability, and auto policy policies. Respondent shall provide a waiver of subrogation for workers' compensation policy.

All policies listed River Authority as an additional insured require endorsement that "other insurance" clause does not apply.

All policies require a **30 days-notice of cancellation or non-renewal** if the contractor's insurance is cancelled or non-renewed.

Insurance shall be carried with financially responsible insurance companies, licensed in the State of Texas, with an A.M. Best Rating of A (-) VI or better.

2. Ensuring that the River Authority has current, active policy information on file at all times.
3. Contact Purchasing at [purchasing@sara-tx.org](mailto:purchasing@sara-tx.org) for additional information or questions.