



COUNTY OF LEHIGH
Department of Administration

Scott C Clark
Risk Manager

Dear Providers:

As we begin the 2024-25 Human Services contract “season,” I would like to take this opportunity to review Lehigh County’s standard insurance requirements, which were originally implemented on April 1, 2010 and updated on January 1, 2024. These requirements allow the County to implement a consistent and efficient contract review process with respect to insurance. The following insurance coverage is required for all professional services contracts, with additional details provided in the contract itself:

- **PROFESSIONAL LIABILITY INSURANCE**
 - Limits of Liability: \$1 million per occurrence and \$2 million aggregate.
- **ABUSE / SEXUAL MOLESTATION & CORPORAL PUNISHMENT**
 - Limits of Liability: \$1 million per occurrence and \$3 million aggregate.
- **GENERAL LIABILITY INSURANCE**
 - Limits of Liability: \$1 million per occurrence and \$1 million aggregate.
- **WORKERS’ COMPENSATION INSURANCE**
 - Limits of Liability: Statutory limits.
- **AUTOMOBILE LIABILITY INSURANCE**
 - Limits of Liability: \$1 million per occurrence combined single limit for bodily injury (including death) and property damage liability.
- **UMBRELLA LIABILITY INSURANCE**
 - Limits of Liability: \$5 million per occurrence and \$5 million aggregate.
Coverage provided over other policies.
- **CYBER LIABILITY INSURANCE: Privacy and Network Security (sometimes known as Cyber Liability) or equivalent coverage.**
 - Limits of Liability: \$1 million per occurrence and \$1 million in aggregate.
Coverage will be maintained for a period of two years after the contract ends.

If you would like to request changes to these standard insurance requirements, an explanation in writing, as set forth below, must be provided to the Department of Administration – Risk Manager and the Department of Law so that we can determine the level of risk to the County and whether the requested waiver is appropriate for your contract. Additionally, the contract must include an accurate and complete description of the scope of services so the County can assess its exposure.

To request a waiver of any of the required insurance, please submit a letter, on your letterhead, outlining the coverage that you are requesting the County to waive, along with a detailed explanation for the request and why you believe that the waiver is appropriate. The letter must be dated with a current date and must be signed by an individual within your organization with contracting authority.

A Certificate(s) of Insurance evidencing the required coverage (or the reduced coverage if a waiver is being requested) must be submitted to the County along with the contract. An updated Certificate of Insurance must also be provided at least thirty (30) days prior to any policy's expiration if it expires during the term of the contract.

Each Certificate of Insurance must contain an endorsement naming Lehigh County (not a specific department within the County) as additional insured and providing for at least thirty (30) days prior written notice to the County in the event coverage is cancelled, not renewed, or reduced.

As a reminder, the use of independent contractors or subcontractors is strictly prohibited without the prior written approval of Lehigh County. Independent contractors or subcontractors must maintain the same required levels of insurance. An updated Certificate of Insurance must be provided at least thirty (30) days prior to any policy's expiration if it expires during the term of the contract.

Should you have any questions regarding Lehigh County's insurance requirements, please contact me at 610-782-3136 or at scottclark@lehighcounty.org

Thank you.

Respectfully,



Scott C. Clark
Risk Manager

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