

# H. R. LABOUNTY SAFETY AWARD PROGRAM NOMINATION FORM



OPS-CONST

**Agency:** Elsinore Valley Municipal Water District

**Employee Nominated:**

**Name:** Barbara Mason

**Job Classification:** Management Analyst

**Reason for Nomination:** Developed Insurance Matrix

The Insurance Matrix was developed as a practical method to apply risk transfer guidelines for insurance requirements. As part of the procurement process, the insurance matrix is used to evaluate risk associated with a project, good or service and incorporate the insurance requirements into the bid/solicitation packet.

Additionally, the matrix assigns a 'vendor class' to the vendor awarded the contract based on the insurance requirements. The vendor class is incorporated into the accounting system and used in the insurance certificate tracking process to assure the required type and level of insurance is maintained at future policy renewals.

**Nominated by:** Margie Armstrong, CFO

**Signature:** 

**Date:** 3/3/2015

**General Manager:** John D. Vega

**Signature:** 

**Date:** 3/4/2015

Please attach supporting documents and/or digital photos and email to:  
[tlofinq@acwajpia.com](mailto:tlofinq@acwajpia.com)

## Insurance Matrix

<b><u>Activity Contemplated in Contract</u></b>	<b><u>Vendor Class</u></b>	<b><u>Commercial General Liability (each Occurrence/A ggregate)</u></b>	<b><u>Umbrella or Excess Liability</u></b>	<b><u>Auto Liability</u></b>	<b><u>Workers' Comp./ Employer's Liability</u></b>	<b><u>Professional Liability (Error &amp; Omissions)</u></b>	<b><u>Special Coverages</u></b>
<i>Public Works less than \$1 mil</i>	<i>PW1</i>	<i>\$2,000,000/ \$4,000,000</i>	<i>\$5,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>Builders' All Risk Policy (except Pipeline projects) Equal to Project Value. Shall include Fire/Earthquake insurance.</i>
<i>Public Works greater than \$1mil less than \$10 mil</i>	<i>PW2</i>	<i>\$2,000,000/ \$4,000,000</i>	<i>\$10,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>Builders' All Risk Policy (except Pipeline projects) Equal to Project Value. Shall include Fire/Earthquake insurance.</i>
<i>Public Works \$10mil less than \$25mil</i>	<i>PW3</i>	<i>\$5,000,000/ \$10,000,000</i>	<i>\$15,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>Builders' All Risk Policy (except Pipeline projects) Equal to Project Value. Shall include Fire/Earthquake insurance.</i>
<i>Public Works greater than \$25mil</i>	<i>PW4</i>	<i>\$10,000,000/ \$20,000,000</i>	<i>\$25,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>Builders' All Risk Policy (except Pipeline projects) Equal to Project Value. Shall include Fire/Earthquake insurance.</i>
<i>Professional Services – Low Risk</i>	<i>PS1</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>See Exhibit A to define level of risk.</i>
<i>Professional Services – Moderate Risk</i>	<i>PS2</i>	<i>\$4,000,000/ \$8,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>\$5,000,000</i>	<i>See Exhibit A to define level of risk.</i>



<b><u>Activity Contemplated in Contract</u></b>	<b>Vendor Class</b>	<b>Commercial General Liability (each Occurrence /Aggregate)</b>	<b>Umbrella or Excess Liability</b>	<b>Auto Liability</b>	<b>Workers' Comp./ Employer's Liability</b>	<b>Professional Liability (Error &amp; Omissions)</b>	<b>Special Coverages</b>
<i>Professional Services – High Risk</i>	<i>PS3</i>	<i>\$5,000,000/ \$10,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>\$10,000,000</i>	<i>See Exhibit A to define level of risk.</i>
<i>General Materials/Supplies Not delivered on site and non-hazardous material</i>	<i>SU0</i>	<i>Not required</i>					<i>Product Warranty coverage, proof of insurance not required</i>
<i>General Materials/Supplies Delivered onsite and non-hazardous material  Low Risk</i>	<i>SU1</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>See Exhibit B.</i>
<i>General Materials/Supplies Not Delivered onsite. Non-hazardous material but must have Liability insurance.</i>	<i>SU2</i>	<i>\$2,000,000/ \$4,000,000</i>					
<i>General Materials/Supplies Delivered onsite and <u>HAZARDOUS</u> material or <u>Bulk Delivery</u>  High Risk</i>	<i>SU3</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$5,000,000</i>	<i>\$1,000,000</i>		<i>Special Chemical Transportation liability policy \$5,000,000 required for Hazardous Material transporters  See Exhibit B.</i>
<i>General Services performed at vendor location</i>	<i>SEO</i>	<i>Not required</i>					

<b><u>Activity Contemplated in Contract</u></b>	<b>Vendor Class</b>	<b>Commercial General Liability (each Occurrence /Aggregate)</b>	<b>Umbrella or Excess Liability</b>	<b>Auto Liability</b>	<b>Workers' Comp./ Employer's Liability</b>	<b>Professional Liability (Error &amp; Omissions)</b>	<b>Special Coverages</b>
<i>General Services – Low Risk</i>	<i>SE1</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>Yes, if professional advice provided</i>	<i>See Exhibit B to define level of risk.</i>
<i>General Services – Moderate Risk</i>	<i>SE2</i>	<i>\$2,000,000/ \$4,000,000</i>	<i>\$2,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>Yes, if professional advice provided</i>	<i>See Exhibit B to define level of risk. May require Pollution Liability policy.</i>
<i>General Services – High Risk</i>	<i>SE3</i>	<i>\$2,000,000/ \$4,000,000</i>	<i>\$5,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>Yes, if professional advice provided</i>	<i>See Exhibit B to define level of risk. May require Pollution Liability policy.</i>
<i>Services on, in, or under water (i.e in reservoirs/lakes)</i>	<i>H20</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>\$1,000,000</i>	<i>Watercraft liability policy \$1,000,000</i>
<b>Exceptions/ Clarifications:</b>	<ol style="list-style-type: none"> <li>1. Worker's Comp Insurance Certificate must have a separate endorsement for Waiver of Subrogation attached.</li> <li>2. Sole proprietors may request Workers' Compensation exemption by completing the Certificate of Exemption of Workers Compensation Insurance. See Insurance Procedures for details. See Exhibit D for form.</li> <li>3. Excess liability policies should typically provide "umbrella" coverage.</li> <li>4. General Liability Insurance Certificate must have a separate endorsement for Additionally Insured attached.</li> <li>5. Builder's All Risk should include Fire and Earthquake coverage.</li> <li>6. Any changes or exceptions to insurance coverages or amounts must be approved by AGM, GM, or CFO prior to contract award as well as Legal and Insurance counsel.</li> <li>7. Certain vendor types are not required to maintain proof of insurance. See Exhibit C.</li> </ol>						

## OTHER INSURANCE REQUIREMENTS

<b><u>Activity Contemplated in Contract</u></b>	<b><i>Dept.</i></b>	<b><i>Commercial General Liability (each Occurrence /Aggregate)</i></b>	<b><i>Umbrella or Excess Liability</i></b>	<b><i>Auto Liability</i></b>	<b><i>Workers' Comp./ Employer's Liability</i></b>	<b><i>Professional Liability (Error &amp; Omissions)</i></b>	<b><i>Special Coverages</i></b>
<i>Septage Permit holders</i>	<i>AR/ WWTP</i>	<i>\$2,000,000/ \$4,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>		
<i>Cell Site/Land Leases</i>	<i>AR/IT</i>	<i>\$2,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>		
<i>Special Events: Booth holders (vendors for hire see 'Services' Category).</i>	<i>Admin/ PR</i>	<i>\$1,000,000/ \$2,000,000</i>		<i>\$1,000,000</i>	<i>\$1,000,000</i>		<i>Notify ACWA/JPIA at initial planning stage for compliance.</i>
<b><i>Exceptions/ Clarifications:</i></b>	<b><i>1. Each special event must be evaluated for coverage needed based on the risk associated.</i></b>						

## EXHIBIT A

### Professional Services Risk Assessment

<u>Risk Factors</u>	<u>Low</u>	<u>Moderate</u>	<u>High</u>
Environmental Impact	Minor area	Major	Disaster
Person, Property Loss	None	Possible	Major
Project Amount	<\$50,000	>\$50,000<\$5,000,000	>5,000,000
Number of Projects in last 5 years	<5 @ Low	>5<10	>10
<b>Minimum Insurance requirements:</b>			
<i>Commercial General Liability:</i>			
Per Occurrence	\$2,000,000	\$4,000,000	\$5,000,000
Aggregate	\$4,000,000	\$8,000,000	\$10,000,000

### Examples of Risk Classification for Professional Services

<u>Risk Factors</u>	<u>Low</u>	<u>Moderate</u>	<u>High</u>
Environmental Impact	Landscape Design	Design of Bypass Sewer Lines	Mitigation of Chemicals/Lead/Known Plumes
Personal Injury, Property Loss	Rate Study	Design of Gas Line to District Building	Design of Dam / Design of Traffic Control Plans

## EXHIBIT B

<b>Type of Work Hazards per Specifications for Services/Public Works</b>		
<b>Low Hazard Risk</b>	<b>Moderate Hazard Risk</b>	<b>High Hazard Risk</b>
<ul style="list-style-type: none"> <li><input type="checkbox"/> Low Project Complexity</li> <li><input type="checkbox"/> Electrical work - Voltage (0-50v)</li> <li><input type="checkbox"/> Finish Carpentry</li> <li><input type="checkbox"/> Office Equipment Installation</li> <li><input type="checkbox"/> Flooring Installation</li> <li><input type="checkbox"/> HVAC</li> <li><input type="checkbox"/> Painting up to 2 stories</li> <li><input type="checkbox"/> Landscaping</li> </ul> <p><b>Supply Deliveries onsite:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Light load</li> <li><input type="checkbox"/> Non Hazardous</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Moderate Project Complexity</li> <li><input type="checkbox"/> Electrical work - Voltage (50-480v)</li> <li><input type="checkbox"/> Rough Carpentry</li> <li><input type="checkbox"/> Use of Heavy Equipment: Cranes, Earthmoving, Truck-Hauling</li> <li><input type="checkbox"/> Plumbing/Sewer Installation &amp; Maintenance</li> <li><input type="checkbox"/> Painting over 2 stories</li> <li><input type="checkbox"/> Pump Installation</li> <li><input type="checkbox"/> Concrete/Masonry/Paving</li> <li><input type="checkbox"/> Hazardous Material Handling</li> <li><input type="checkbox"/> Open Trenches (Closed Site)</li> <li><input type="checkbox"/> Boring/Tunneling (Closed Site)</li> <li><input type="checkbox"/> Steel Erection</li> <li><input type="checkbox"/> Welding</li> <li><input type="checkbox"/> Excavation</li> <li><input type="checkbox"/> Flood prone areas</li> <li><input type="checkbox"/> High Oxygen Areas</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> High Project Complexity</li> <li><input type="checkbox"/> Traffic Flow Area</li> <li><input type="checkbox"/> Electrical work - Voltage (480-1200v)</li> <li><input type="checkbox"/> Asbestos Abatement</li> <li><input type="checkbox"/> Roofing</li> <li><input type="checkbox"/> Open Trenches (Public areas)</li> <li><input type="checkbox"/> Boring/Tunneling (Public areas)</li> <li><input type="checkbox"/> Demolition/Blasting</li> <li><input type="checkbox"/> Confined Space Entry</li> <li><input type="checkbox"/> Power line/Transformers Voltage 1200/12000v</li> </ul> <p><b>Supply Deliveries onsite:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bulk Delivery- Heavy Equipment or Load, Volatile delivery.</li> <li><input type="checkbox"/> Hazardous chemicals</li> </ul>

## EXHIBIT C

### Vendor types exempt from proof of insurance

<u>Class</u>	<u>Description</u>
ADV	Advertising
DEV	Developer deposit refund
DIR	Director
EMP	Employee
FIN	Finance/Banking
GOV	Government/Interagency
MEM	Membership/Association
ONE	CIS refunds
PAY	Payroll/Benefits/HR
REF	Refund (Settlement/Deposit etc.)
SPO	Sponsorship (schools/club/community)
SUB	Subscription
TRA	Training - Safety/Seminar/Conferences



**EXHIBIT D**

**Request for Waiver  
Workers' Compensation Insurance Requirement**

**Business**

Legal Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Legal Form     Sole Proprietor     Limited Partnership     Corporation

Business Trust     Limited Liability Company

General Partnership     Other: \_\_\_\_\_

**Declaration:**

With respect to the above-mentioned business, I hereby warrant that the business has no employees other than the owners, officers, directors, partners, or other principals who have elected to be exempt from Workers' Compensation coverage in accordance with California law. I further warrant that I understand the requirement of Section 3700 et seq. of the California Labor Code with respect to providing Workers' Compensation Coverage for any employees of the above mentioned business. I agree to comply with the code requirements and all other applicable laws and regulations regarding workers compensation, payroll taxes, FICA and tax withholding and similar employment issues. I further agree to hold the Elsinore Valley Municipal Water District from loss or liability which may arise from the failure of the above-mentioned business to comply with any such laws or regulations. I therefore request that the Elsinore Valley Municipal Water District waive its requirement for evidence of Workers' Compensation insurance for the above-mentioned business.

I certify under penalty of perjury under the laws of the State of California that the information provide on this exemption statement is true and accurate. I understand that upon employing anyone in a manner that is subject to the workers compensation laws of the State of California, the claim of exemption under this form will no longer be valid. I also understand that, as soon as I employ anyone subject to the California's workers' compensation laws, I must obtain a Certificate of Worker's Compensation Insurance, submit that certificate to Elsinore Valley Municipal Water District immediately, and continuously maintain the coverage provided by the certificate in accordance with the law.

**Signatures:**

\_\_\_\_\_  
Owner, Officer, Director, Partnership  
or other Principal

\_\_\_\_\_  
Name & Title

\_\_\_\_\_  
Date