

**Agua Caliente Band of Cahuilla Indians
Insurance Requirements
2026**

The following are the requirements for Vendor insurance coverages:

General Liability Coverages:

Vendor, at the Vendor's sole expense shall obtain and pay for, and at all times maintain in full force and effect a One Million Dollar (\$1,000,000) combined single limit per occurrence, and a One Million Dollar (\$1,000,000) combined single limit aggregate per project, Commercial General Liability policy. Such policy shall insure against any and all losses arising out of, or in connection with the operations of the vendor. Such coverage shall also provide products and completed operations coverage.

Automobile Liability Insurance:

Vendor, at the Vendor's sole expense shall obtain and pay for, and at all times maintain in full force and effect a One Million Dollar (\$1,000,000) combined single limit per occurrence automobile liability policy. Such policy shall include coverage for non-owned and hired car coverage.

Worker's Compensation:

Vendor, at the Vendor's sole expense shall obtain and pay for, and at all times maintain in full force and effect a worker's compensation policy in the statutory amount. Such coverage shall provide employer's liability of at least One Million Dollars (\$1,000,000), and include a waiver of subrogation in favor of the Tribe.

Vendors are required to follow California worker's compensation laws. If the nature of the event requires the people who are working with the Vendor to be at a designated location, at a designated time to perform a designated function, these circumstances make them employees (not independent contractors), and they must therefore be covered by worker's compensation insurance.

W-9 Form:

The DBA on the W-9 form must match the insured listed on the certificate of insurance.

Common Provisions:

Certificate Holder:

Agua Caliente Band of Cahuilla Indians, its Employees and Agents
c/o F. T. Kieley III,
Risk Management Consultant
P. O. Box 3275,
Palm Springs, CA 92263-3275

Additional Insured endorsements:

The policies shall include the Agua Caliente Band of Cahuilla Indians, its employees and agents as an **Additional Insureds.**

Cancellation provisions:

Policies shall not be canceled or modified without at least thirty (30) days prior written notice.

Suitability of Companies:

All such coverage shall be written by admitted carrier in the State of California with an AMBest insurance rating of A, Class X or better.

Primacy

All such coverage shall be primary insurance, and any insurance or self insurance programs of the Agua Caliente Band of Cahuilla Indians shall be non-contributing.

To support our commitment to sustainability, and to decrease the processing time,
we request certificates be emailed to: **abcicerts@gmail.com**

A follow up hard copy is NOT required.