Non-Governmental Providers

INSURANCE

Provider shall, at its sole expense, procure and maintain insurance coverage (or approved self-funded coverage) in full force throughout the Term of this Agreement, in accordance with the following requirements:

6.1 Acceptable Coverage Sources: Provider shall secure such insurance coverage either: (a) from an insurance carrier or carriers licensed to conduct business in the State of Georgia and having an A.M. Best Company rating of A-, Class VII or better, unless specific approval has been granted by DHS; (b) through a self-funded Risk Management Plan pursuant to O.C.G.A. § 45-9-21, et seq.; or (c) any combination thereof.

6.2 Workers' Compensation and Employer's Liability: Workers' Compensation Insurance (Occurrence) shall be provided in compliance with the statutory limits established by the General Assembly of the State of Georgia in Title 34, Chapter 9 of the O.C.G.A. A self-insurer must submit a certificate from the Georgia Board of Workers' Compensation stating that Provider qualifies to pay its own workers' compensation claims. Provider shall require all subcontractors that are required by statute to hold workers' compensation insurance, and that occupy the premises or perform work under this Agreement, to obtain and provide proof of such coverage.

6.3 Commercial General Liability: Commercial General Liability Insurance (Occurrence), including contractual liability coverage, with limits of not less than $1,000,000 per occurrence and $2,000,000 aggregate.

6.4 Business Automobile Liability: Business Automobile Liability Insurance (Occurrence), to include coverage for any owned, non-owned, and hired vehicles used by Provider or its personnel in the performance of this Agreement. For vehicles with a seating capacity of fifteen (15) or fewer, coverage shall be maintained with limits of not less than $3,000,000 combined single limit. For vehicles with a seating capacity greater than fifteen (15), coverage shall be maintained with limits of not less than $5,000,000 combined single limit.

6.5 Commercial Umbrella Liability: Commercial Umbrella Liability Insurance (Occurrence) with limits of not less than $2,000,000. An umbrella policy may be used to

satisfy the aggregate limits required herein; provided, however, that there shall be no gap between the $1,000,000 and $2,000,000 limits, and the umbrella coverage must follow the form of the underlying primary coverage.

6.6 Additional Insureds & Certificates: The Commercial General Liability and Automobile Liability policies shall name Verida and the State of Georgia, its officers, employees, and agents as additional insureds for liability arising out of Provider's performance under this Agreement. All insurance must remain in full force during the Term and any renewal or extension of this Agreement, and at all times shall be maintained in limits acceptable to DHS. Certificates of Insurance must list Verida and the State of Georgia as certificate holders and provide for a minimum of ten (10) days' written notice prior to cancellation or material change in coverage.