



Posted by Andrea Nygard

WA Motorcycle Safety Program

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Insurance Questions

Good afternoon everyone!

We are doing some research on the insurance necessary for our contracted training and testing providers here in Washington. I am hoping to get some information from each of you to assist in our research.

1. What levels of insurance do you require of your training and/or testing providers, both type (i.e. general liability, auto, umbrella, etc.) and amount (total per occurrence and aggregate)?
2. How were your insurance requirements determined?
3. What level or history of claims have you seen in your state?
4. Can you provide any examples of your insurance requirements language?
5. What insurance carriers are used in your state?

Thank you in advance for any and all information you can provide me!

VIRGINIA

Andrea, VA code

1. 11. Verification of adequate insurance coverage to protect both the Commonwealth and the training center and all instructors, aides, and participants in any course conducted under the program, including the following:
 2. a. Minimum employers liability -- \$100,000;
 3. b. Minimum commercial general liability -- \$500,000 combined single limit;
 4. c. Minimum automobile liability -- \$500,000 combined single limit;
and

5. d. Workers' compensation insurance in accordance with ?
2.2-4332<<http://law.lis.virginia.gov/vacode/2.2-4332/>> and Chapter 8 (?
65.2-800<<http://law.lis.virginia.gov/vacode/65.2-800/>> et seq.) of Title 65;

2. They are in VA code.

3. Don't have access to history of claims. There have been on training sites.

4. see 1.

5. I believe most of the training sites your US Insurance.

~Bruce Biondo

WASHINGTON

Sorry to bother everyone again, but I have only received a couple responses to my request below, so I want to send it again. I figure with the long holiday weekend, this may have gotten lost in everyone's email. I am really hoping I can hear from some of you that contract out your training services to private businesses. Thank you for your time!

Andrea Nygard

~Andrea Nygard