



## Instructions for Certificates of Insurance

Below are the details of the required insurance policies and a sample Certificate of Insurance on the following page. The sample COI is intended as a guide and outlines the insurance requirements of this program.

**Please share this document with your insurance agent or broker for review and issuance** and include the completed certificate with your application. Certificates of Insurance must be provided on an **ACORD 25 form**. If you have policies through more than one insurance broker, multiple certificates will be accepted: please provide all certificates with your application.

**Please do not mail the certificate.** It should be **uploaded to your application**. If it needs to be sent directly from your insurance agent, it may be emailed to: [Partnership@rhainc.com](mailto:Partnership@rhainc.com)

## Certificate Holder Information:

Richard Heath & Associates, Inc.  
590 W. Locust Ave #103  
Fresno, CA 93650

## Required Insurance Policies:

- **General Liability:** \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If Commercial General Liability Insurance or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to this project/location or the general aggregate limit shall be twice the required occurrence limit.
- **Automobile Liability:** Including contractual liability (where applicable) insuring owned, non-owned, hired and all vehicles by Consultant with a combined single limit of not less than \$1,000,000 applicable to bodily injury, or death, and loss of or damage to property in any one occurrence. Automobile liability for hired/non-owned vehicles may be provided as a rider to Commercial General Liability Policy in lieu of a standalone policy.
- **Workers' Compensation Liability:** Including Occupational Diseases in accordance with California Law and Employers' Liability Insurance with a limit of not less than \$1,000,000 each accident.

## Additional Insured Language:

Richard Heath & Associates, Inc., its subsidiaries, officials and employees are to be covered as additional insureds, as respects to liability arising out of the activities performed by or on behalf of Partner, products and completed operations of Partner; premises owned, occupied or used by Partner; or automobiles owned leased, hired or borrowed by Partner. The coverage shall contain no special limitations on the scope of protection afforded to RHA, its members, subsidiaries, officials and employees.

