

Oregon Department of Transportation - Innovative Mobility Program for Certificates of Insurance (COIs) - Microgrants

About ODOT Insurance Requirements

IMP microgrant insurance requirements were determined at a program-level and based on factors like industry standards, program structure, and project scope. ODOT requires Certificates of Insurance (COIs) and supporting documentation from grant recipients. These documents help ODOT verify that recipients meet the insurance requirements identified within a grant agreement. **All nonprofit and private recipients will be required to submit a COI to ODOT before a grant agreement is executed and grant funds are made available.**

What's Required

Here are the types of insurance coverage and the minimum coverage limits needed in order to receive a microgrant award (overview of insurance requirements within Exhibit C of the grant agreement):

- **Workers' Compensation and Employer's Liability:** ODOT requires that all employers that employ *subject workers*, as defined in [ORS 656.027](#), shall comply with [ORS 656.017](#) and shall provide Workers' Compensation Insurance coverage for those workers, unless they meet the requirement for an exemption under [ORS 656.126\(2\)](#). The coverage shall include Employer's Liability Insurance with coverage limits of not less than \$500,000 must be included. ***If you are not sure if you employ subject workers, please take a look at the [Workers' Compensation and Employer's Liability Nonsubject Worker Status Certificate](#) to see if any of the scenarios are applicable to you.***
- **Commercial General Liability:** ODOT requires *all nonprofit and private* grant recipients obtain and maintain Commercial General Liability Insurance with coverage limits of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate.
- **Automobile Liability:** ODOT requires Automobile Liability Insurance covering business-related automobile use on all owned, non-owned or hired vehicles for bodily injury and property damage. Coverage shall be a combined single limit of not less than \$1,000,000. ***This insurance is required unless the grant recipient agrees that no motor vehicles will be used to accomplish or in support of the project scope.***
- **Additional Insured Endorsement(s):** The liability insurance coverages, except Professional Liability or Workers' Compensation/Employer's Liability, if included, must endorse the "State of Oregon, the Oregon Transportation Commission and the Department of Transportation, and their respective officers, members, agents and employees" as an endorsed Additional Insured but only with respect to Recipient's activities to be performed under the grant agreement.
- **Primary and Noncontributory coverage:** The liability insurance coverages, except Professional Liability or Workers' Compensation/Employer's Liability, if included, shall be primary and noncontributory with any other insurance and self-insurance.

Resources

Below are a few resources to help you understand or work through acquiring insurance coverage. You may also share this document with an insurance broker.

- [Oregon Small Business Development Center](#)
- [U.S. Small Business Administration](#)
- [State of Oregon Department of Administrative Services Commercial Insurance Agency Resource List](#) (last updated April 10th, 2023)

COI Checklist

This checklist can be used as a guide to help you understand and meet the insurance requirements that are set within the grant agreement. Many insurance brokers will not charge you to produce a COI or add the details needed for “Additional Insured” and “Primary and Noncontributory.”

Workers' Compensation and Employer's Liability

- Organization employs subject workers, as defined in ORS [656.027](#), and carries Workers' Compensation coverage. Organization carries Employer's Liability Insurance with coverage limits of not less than \$500,000.

OR

- Organization does not employ subject workers, as defined in [ORS 656.027](#). The [Workers' Compensation and Employer's Liability Nonsubject Worker Status Certificate](#) has been completed and submitted.

Commercial General Liability

- Organization carries Commercial General Liability coverage of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate.
 - ODOT is endorsed as Additional Insured and the coverage is on a Primary and Noncontributory basis.

Automobile Liability

- Organization carries Automobile Liability coverage of not less than \$1,000,000 combined single limit.
 - ODOT is endorsed as Additional Insured and the coverage is on a Primary and Noncontributory basis.

OR

- Organization will not operate a motor vehicle to accomplish or in support of the project scope.

Additional Insured Endorsement and Primary and Noncontributory coverage

- The COI description field states “The State of Oregon, the Oregon Transportation Commission and the Department of Transportation, and their respective officers, members, agents and employees are endorsed as Additional Insured on Commercial General Liability and Automobile Liability. Commercial General Liability and Automobile Liability are on a primary and noncontributory basis.”

OR

- Additional Insured and Primary and Noncontributory endorsement pages for the required insurance types have been submitted.

Certificate Holder

- Please make sure that ODOT is the certificate holder of the COI you are submitting, as shown below:

ODOT Public Transportation Division
555 13th St. NE
Salem, OR 97301