

North Los Angeles County Regional Center  
**Board of Trustees**

**Service Provider Insurance Policy**

**1. Scope**

This policy applies to all NLACRC service providers that provide direct services and supports as defined by Welfare & Institutions Code (WIC), section 4512(b) or California Code of Regulations, section 54356, have access to consumer assets, transport consumers, or have hired one (1) or more employees.

**2. General**

The purpose of the Service Provider Insurance Policy is to protect the interest of the center's consumers and their families to ensure a safe and healthful environment to all individuals with a developmental disability that are provided services by a vendor or service provider. The Service Provider Insurance Policy establishes the minimum insurance requirements for all service providers utilized by the center to serve consumers.

**3. Responsibility**

The Community Services Department shall have the overall responsibility to monitor compliance of the Service Provider Insurance Policy. All service providers shall ensure that they comply with the Service Provider Insurance Policy as outlined below.

**4. Policy**

- A. All service providers shall obtain and maintain General Liability insurance with at least \$1 million limit of liability and name NLACRC as "additional insured."
- B. All service providers who have hired one (1) or more employees shall maintain Worker's Compensation insurance for their employees.
- C. All service providers that provide direct care services and support shall maintain Professional Liability insurance of at least \$1,000,000 limit of liability and name NLACRC as "additional insured."

- D. All service providers that provide direct care services and supports shall maintain Abuse & Molestation Liability insurance of at least \$1,000,000 limit of liability and name NLACRC as “additional insured.” Notwithstanding the foregoing, an individual who is a “professional provider” (defined below) is not required to provide such insurance if the professional provider delivers evidence satisfactory to NLACRC that it is not commercially reasonable to obtain such insurance. For purposes of this paragraph, a professional provider means a physician, psychiatrist, psychologist, registered nurse, licensed vocational nurse, occupational therapist, physical therapist, speech therapist, licensed marriage and family therapist, licensed clinical social worker, pharmacologist, dentist or similar type of licensed professional who provides licensed professional services to a consumer.
- E. All service providers that have access to consumer assets shall maintain Bond insurance that provides sufficient coverage for the amount of the consumer’s assets the service provider has control over.
- F. All service providers that own or use vehicles in the course of their operations shall maintain Auto insurance that complies with the state of California’s financial responsibility law(s).
- G. In accordance with WIC, section 4648.3, all service providers of transportation services to regional center consumers for the regional center, shall maintain protection against liability for damages for bodily injuries or death and for damage to or destruction of property, which may be incurred by the provider in the course of providing those services. The protection shall be maintained at the level established by the regional center to which the transportation services are provided.
- H. The center may require some service providers that own or use vehicles in the course of their operations to obtain Non-Owned & Hired Auto Liability insurance of a least \$1,000,000 limit of liability per accident.
- I. The center may require service providers to provide a higher level of insurance coverage to ensure the health and safety of consumers.
- J. Service providers whose services are paid for by vouchers, as that term is defined in Welfare and Institutions Code 4512(i), are exempt from the requirement of maintaining General Liability insurance, Professional Liability insurance, Abuse & Molestation Liability insurance, and Bond insurance.

## 5. Procedures

- A. Service providers shall provide a copy of their “certificate of insurance,” which demonstrates compliance with the Service Provider Insurance Policy, to the center upon request of NLACRC’s Community Services Department.
- B. Upon request of the Community Services Department, service providers shall provide a copy their “certificate of insurance” either within ten (10) business days or within the terms established in the service provider’s contract with NLACRC.

## 6. Definitions

- A. “Voucher” means any authorized alternative form of service delivery in which the consumer or family member is provided with a payment, coupon, chit, or other form of authorization that enables the consumer or family member to choose his or her own service provider. Welfare and Institutions Code 4512(i).