

**County of Kauai**  
**Insurance Requirements**  
**For Businesses to Operate on County facilities**

**Ordinance:**

**Sec. 19-1.8 Insurance.**

The Director may require persons or organizations desiring to engage in Type III activities and shall require persons or organizations desiring to engage in Type IV, Type V and Type VI activities to secure general liability, property damage, and other insurance, and to include the County as additional insured. (Ord. No. 383, April 30, 1980; Ord. No. 803, May 28, 2003; Ord. No. 852, July 1, 2007)

**Specific requirements by the County of Kauai to operate a business on a County facility:**

- **Certificate of Insurance** The County will be provided with a Certificate of Insurance evidencing the required coverage and limits. The County of Kauai will be Named as an Additional Insured for the Commercial General Liability policy and the Business Automobile Liability policy.
- **Commercial General Liability** insurance with the following minimum limits of Liability for Bodily Injury and Property Damage with a Combined Single Limit: \$1,000,000 per Occurrence/ \$2,000,000 Annual Aggregate OR Personal Injury \$1,000,000 per occurrence/\$2,000,000 annual Aggregate AND Products and Completed Operations \$1,000,000 per occurrence/ \$2,000,000 per Annual Aggregate. The coverages shall include Premises Operations, Independent Contractors, Broad Form property Damage, Blanket Contractual Liability, Personal Injury, Employees are Additional Insureds and Severability of Interest. The coverage shall be written on an occurrence basis form and issued with an authorized carrier in the State of Hawaii and has a minimum A M Best rating of A – VII.
- **Business Automobile Liability** written on an occurrence form for all Owned, Non-owned and Hired automobiles. If the contractor does not own automobiles, Hired and Non-owned Auto Liability may be satisfied by way of endorsement to the Commercial General Liability policy. Coverage shall be for automobile contractual, underinsured and uninsured motorist coverage, basic no-fault and Personal Injury Protections (PIP) as required by Hawaii's law with the following limits: Bodily Injury \$1,000,000 per person/\$1,000,000 per occurrence and Property Damage \$1,000,000.
- **Workers Compensation and Employers Liability.** Employees must be insured for Workers Compensation coverage and similar insurance(s) that is required by the State of Hawaii department of Labor rules and regulations.
- The following must be printed on the insurance certificate: "(location) & date(s)" and "The County of Kauai, it's elected and appointed officials, officers, employees and volunteers, are named as additional insured but only to the extent set forth by the above liability insurance provisions."

(updated 05-2021)