

TO: Union County contractor

FROM: Keith A. Richards, CPCU, ARM-E, ARM-P, AIC  
Risk Manager, Union County

RE: Purchase Order insurance request

Please note the following minimum requirements for your Certificate of Insurance (COI). The COI may be emailed to [keith.richards@unioncountync.gov](mailto:keith.richards@unioncountync.gov).

Workers' Compensation – Statutory limits (where there are three or more employees)

Employer's Liability

\$100,000 - Each Accident

\$100,000 – Disease – Each employee

\$500,000 – Disease – Policy Limit

Commercial General Liability

\$2,000,000 – General Aggregate

\$1,000,000 – Personal & Advertising Injury

\$1,000,000 – Each Occurrence

\$2,000,000 – Products/Completed Operations Aggregate

Automobile

\$1,000,000 – Combined Single Limit

**Include the following Additional Insured language in the Description of Operations section:**

*UNION COUNTY, ITS OFFICERS, AGENTS AND EMPLOYEES ARE INCLUDED AS ADDITIONAL INSURED WITH RESPECTS TO THE GENERAL LIABILITY INSURANCE POLICY.*

**The Certificate Holder should be listed as follows:**

Union County  
Attn: Keith A. Richards, Risk Manager  
500 N. Main Street # 130  
Monroe, NC 28112

