

## Insurance Requirements

### Strategic Advertising and Creative Agency of Record

The supplier shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damage to property which may arise from or in connection with the performance of the work hereunder by the supplier, its agents, representatives, or employees. As a professional, supplier must also maintain insurance against claims of negligence and failure to adhere to industry standards and best practices.

The supplier shall comply with all applicable insurance requirements and must provide OIAA with all required insurance documentation.

#### MINIMUM SCOPE AND LIMIT OF INSURANCE

Coverage shall be at least as broad as:

1. **Commercial General Liability** (CGL Insurance Services Office Form CG 00 01 covering CGL on an “occurrence” basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than **\$2,000,000** per occurrence and **\$4,000,000** aggregate with a carrier having an A.M. Best rating of no less than A-VII.
2. **Automobile Liability:** Insurance Services Office Form Number CA 0001 covering, (any auto), or if supplier has no owned autos, (hired) and (non-owned), with limit no less than **\$1,000,000** per accident for bodily injury and property damage. Personal Auto coverage with business use will be given due consideration if no commercial auto policy is in place subject to Risk Management approval.
3. **Workers’ Compensation and Employer’s Liability** insurance as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limits of no less than **\$1,000,000** per accident for bodily injury or disease. A waiver of subrogation in favor of OIAA shall apply. Waiver of Workers’ Compensation Insurance Requirement will be given due consideration if supplier does not have employees and meets legal and applicable laws subject to Risk Management approval.
4. **Professional Liability Insurance** appropriate to the Consultant’s profession and work hereunder, with limits not less than **\$2,000,000** per occurrence.

\*If insurance coverage is provided on a “claims made” policy, the “retroactive date” shall be shown and must be before the date of the start of the contract work. The claims made insurance shall be maintained or “tail” coverage provided for a minimum of five (3) years after contract completion.

4. The insurance limits specified herein may be satisfied, in whole or in part, through a combination of primary and excess and/or umbrella insurance policies, provided such policies collectively meet or exceed the required limits.
5. If the supplier maintains broader coverage and/or higher limits than the minimums shown above, the Entity requires and shall be entitled to the broader coverage and/or the higher limits maintained

by the supplier. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to the Entity.

6. Insurance policies required under this contract shall not contain any contractual limitations, exclusions, or restrictions that reduce or eliminate coverage otherwise available under standard Insurance Services Office (ISO) forms in the State of California. Any policy containing such limitations shall be deemed non-compliant with this agreement.

If any insurance policy contains a contractual limitation, exclusion, or restriction not permitted under this agreement, the insured party shall, at its sole expense, procure replacement coverage that meets the requirements set forth herein. Failure to maintain compliant insurance shall constitute material breach of this agreement.

Requirement of specific coverage or minimum limits contained in this Section/Exhibit are not intended as a limitation on coverage, limits, or other requirement, or a waiver of any coverage normally provided by any insurance.

**Additional Insured Clause** under Commercial General Liability stating "It is further agreed such insurance as is afforded by this policy shall also apply to the Authority, its officers, directors, agents, employees, affiliates, partners, volunteers, representatives, and the Commission; as additional insureds but only with respect to legal liability or claims caused by, arising out of, or resulting directly, or indirectly from the operations of the named insured."

***Notice of Cancellation***

Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the OIAA.

***Special Risks or Circumstances***

OIAA reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances during contract period.

Supplier shall comply with any special or elevated access requirements, including higher insurance limits, whether such requirements are foreseen or unforeseen, anticipated or unanticipated.



**INSURANCE SUPPLEMENT**  
**PLEASE RETURN WITH EVIDENCE OF INSURANCE**

The **only** evidence of insurance accepted will be either a Certificate of Insurance and/or a True and Certified copy of the policy. The following items must accompany the form of evidence provided.

**Endorsements**

1. Workers' Compensation
  - Waiver of Subrogation Endorsement WC 04 03 06 or similar
2. General Liability Additional Insured Endorsements
  - ISO Standard Endorsement CG 2026 12 19 or acceptable equivalent

**NOTE:** All endorsements must specifically name in the schedule:

The Ontario International Airport Authority, its commissioners, its officers, directors, agents, employees, affiliates, partners, volunteers, and representatives.

**A Blanket/Automatic Endorsement and/or Language on a Certificate of Insurance is NOT ACCEPTABLE.**

- A typed legible name of the Authorized Representative must accompany the signature on the Certificate of Insurance and/or the True and Certified copy of the policy.

**INSURANCE COMPANIES WHICH DO NOT HAVE AN AM BEST RATING OF A- OR BETTER, AND HAVE A MINIMUM FINANCIAL SIZE OF AT LEAST X, MUST BE REVIEWED FOR ACCEPTABILITY BY ONTARIO INTERNATIONAL AIRPORT AUTHORITY.**

Ontario International Airport Authority (OIAA) is now using PINSAdvantage.com to track Insurance Certificates and all related documents.

WHAT IS THE PROCESS?

1. The Ontario International Airport Authority initiates the PINS process.
2. OIAA Risk Management creates a Project/Insured in PINS and emails a request for insurance document to the Supplier/ **Contractor** /Firm\*.
3. The **Supplier/Contractor/Firm** forwards the request email to their Insurance Agent(s).
4. The **Insurance Agent(s)** logs into [www.PINSAdvantage.com](http://www.PINSAdvantage.com) and completes and uploads the insurance certificate and related documents online.

*\*Note: Supplier/Contractor/Firm will receive the insurance request email from: [no-reply@pinsadvantage.com](mailto:no-reply@pinsadvantage.com)*

*Thank you for your compliance!*

