



Montgomery County Procurement Forum

10-5-2016

Montgomery County Department of Finance

Division of Risk Management

Insurance Section

Vendors and Contractors doing business with Montgomery County are required to provide insurance to protect the citizens of Montgomery County, the County and because the Local Government Tort Claims Act does not allow the County to cover the acts of other parties.

It is the task of the Insurance Section to review the scope of services, the type of commodity, the amount of the contract, where the work will be performed and who will perform the work (all “the exposures”) to determine what insurance types and limits are required.

The County has standard insurance requirements in the General Terms and Conditions of Contract but frequently these need to be amended to adequately represent the exposure to the County of the services or goods being procured.

When an IFB or an RFP is posted, and insurance requirements are part of it, please be certain to include the costs of that insurance when you calculate your costs. Waivers of insurance are extremely rare and you should expect that the requirements will stand. If you have specific clarification questions about the insurance, please inquire prior to the solicitation closing.

If you belong to a professional association you may check with them to see if they provide options for insurance for members. Your homeowner’s agent or broker may also be able to assist you if you do not presently maintain insurance coverage for your business.

A certificate of insurance is the document that is required to evidence your coverage. Your insurance agent or broker can issue or obtain this document from the insurance carrier.

If you have questions about the process related to insurance, please contact the Insurance section via: RiskManagement.Finance@montgomerycountymd.gov or call 240-777-8920.