EXHIBIT C

STANDARD INDEMNIFICATION AND INSURANCE PROVISIONS

1. Indemnification Pertaining to other than Professional Services – ATTORNEY agrees to indemnify, defend (with counsel reasonably approved by COUNTY) and hold harmless COUNTY, the Oversight Board, and their authorized officers, employees, agents and volunteers from any and all claims, actions, losses, damages, and/or liability arising out of this Agreement from any cause whatsoever, including the acts, errors or omissions of any person and for any costs or expenses (including but not limited to attorneys' fees) incurred by COUNTY and the Oversight Board on account of any claim except where such indemnification is prohibited by law. This indemnification provision shall apply regardless of the existence or degree of fault of indemnitees. ATTORNEY's indemnification obligation applies to COUNTY's and the Oversight Board's "active" as well as "passive" negligence but does not apply to COUNTY's or the Oversight Board's "sole negligence" or "willful misconduct" within the meaning of California Civil Code Section 2782. ATTORNEY shall notify COUNTY immediately in the event of any accident or injury arising out of or in connection with this Agreement.

Indemnification Pertaining to Professional Services – ATTORNEY shall indemnify and save harmless the COUNTY, the Oversight Board, and their officers, agents and employees from any and all claims, demands, damages, costs, expenses (including attorney's fees), judgments or liabilities determined by a court of law to arise out of the negligent performance or attempted performance of the provisions hereof; including any willful or negligent act or omission to act on the part of the ATTORNEY or his agents or employees or other independent contractors directly responsible to ATTORNEY to the fullest extent allowable by law.

These Indemnification provisions shall survive any expiration or termination of this Agreement.

- 2. Additional Insured All policies, except for the Workers' Compensation, Errors and Omissions and Professional Liability and Automobile Liability policies, shall contain endorsements naming COUNTY and its officers, employees, agents and volunteers as additional insureds with respect to liabilities arising out of the performance of services hereunder. The additional insured endorsements shall not limit the scope of coverage for COUNTY to vicarious liability but shall allow coverage for COUNTY to the full extent provided by the policy. Such additional insured coverage shall be at least as broad as Additional Insured (Form B) endorsement form ISO, CG 2010.11 85.
- 3. Waiver of Subrogation Rights ATTORNEY shall require the carriers of required coverages to waive all rights of subrogation against COUNTY, the Oversight Board, and their officers, employees, agents, volunteers, contractors and subcontractors. All general or auto liability insurance coverage provided shall not prohibit ATTORNEY and ATTORNEY's employees or agents from waiving the right of subrogation prior to a loss or claim. ATTORNEY hereby waives all rights of subrogation against COUNTY and the Oversight Board.
- 4. Policies Primary and Non-Contributory All policies required herein are to be primary and non-contributory with any insurance or self-insurance programs carried or administered by COUNTY.
- 5. Severability of Interests ATTORNEY agrees to ensure that coverage provided to meet these requirements is applicable separately to each insured and there will be no cross liability exclusions that preclude coverage for suits between ATTORNEY and COUNTY or between COUNTY and any other insured or additional insured under the policy.

- 6. Proof of Coverage ATTORNEY shall furnish Certificates of Insurance to the COUNTY evidencing the insurance coverage, including endorsements, as required, prior to the commencement of performance of services hereunder, which certificates shall provide that such insurance shall not be terminated or expire without thirty (30) days written notice to the Department, and ATTORNEY shall maintain such insurance from the time ATTORNEY commences performance of services hereunder until the completion of such services. Immediately upon request of the COUNTY, ATTORNEY shall provide complete certified copies of the insurance policies and endorsements.
- <u>7. Acceptability of Insurance Carrier</u> Unless otherwise approved by Risk Management, insurance shall be written by insurers authorized to do business in the State of California and with a minimum A.M. Best's Insurance Guide rating of "A VII".
- <u>8. Deductibles and Self-Insured Retention</u> Any and all deductibles or self-insured retentions in excess of \$10,000 shall be declared to and approved by Risk Management.
- 9. Failure to Procure Coverage In the event that any policy of insurance required under this Agreement does not comply with the requirements, is not procured, or is canceled and not replaced, COUNTY has the right but not the obligation or duty to cancel the Agreement or obtain insurance if it deems necessary and any premiums paid by COUNTY will be promptly reimbursed by ATTORNEY or COUNTY payments to ATTORNEY will be reduced to pay for COUNTY purchased insurance.
- 10. Insurance Review Insurance requirements are subject to periodic review by COUNTY. The Risk Manager or designee is authorized, but not required, to reduce, waive or suspend any insurance requirements whenever Risk Management determines that any of the required insurance is not available, is unreasonably priced, or is not needed to protect the interests of COUNTY. In addition, if the Department of Risk Management determines that heretofore unreasonably priced or unavailable types of insurance coverage or coverage limits become reasonably priced or available, the Risk Manager or designee is authorized, but not required, to change the above insurance requirements to require additional types of insurance coverage or higher coverage limits, provided that any such change is reasonable in light of past claims against COUNTY, inflation, or any other item reasonably related to COUNTY's risk.

Any change requiring additional types of insurance coverage or higher coverage limits must be made by amendment to this Agreement. ATTORNEY agrees to execute any such amendment within thirty (30) days of receipt.

Any failure, actual or alleged, on the part of COUNTY to monitor or enforce compliance with any of the insurance and indemnification requirements will not be deemed as a waiver of any rights on the part of COUNTY.

11. Insurance Specifications – ATTORNEY agrees to provide insurance set forth in accordance with the requirements herein. If ATTORNEY uses existing coverage to comply with these requirements and that coverage does not meet the specified requirements, ATTORNEY agrees to amend, supplement or endorse the existing coverage to do so. The type(s) of insurance required is determined by the scope of the contract services.

Without in any way affecting the indemnity herein provided and in addition thereto, ATTORNEY shall secure and maintain throughout the Agreement term the following types of insurance with limits as shown:

A Workers' Compensation/Employers Liability - A program of Workers' Compensation insurance or a state-approved, self-insurance program in an amount and form to meet all

applicable requirements of the Labor Code of the State of California, including Employer's Liability with one million dollar (\$1,000,000) limits covering all persons including volunteers providing services on behalf of ATTORNEY and all risks to such persons under this Agreement.

If ATTORNEY has no employees, it may certify or warrant to COUNTY that is does not currently have any employees or individuals who are defined as "employees" under the Labor Code and the requirement for Workers' Compensation coverage will be waived by the County's Risk Manager.

With respect to ATTORNEYs that are non-profit corporations organized under California or Federal law, volunteers for such entities are required to be covered by Workers' Compensation insurance.

- B. Commercial/General Liability Insurance ATTORNEY shall carry General Liability Insurance covering all operations performed by or on behalf of ATTORNEY providing coverage for bodily injury and property damage with a combined single limit of not less than one million dollars (\$1,000,000) per occurrence and a two million dollar (\$2,000,000) general aggregate limit.
- C. Automobile Liability Insurance Primary insurance coverage shall be written on ISO Business Auto coverage form for all owned, hired and non-owned automobiles or symbol 1 (any auto). The policy shall have a combined single limit of not less than one million dollars (\$1,000,000) for bodily injury and property damage, per occurrence.
- If ATTORNEY owns no autos, a non-owned auto endorsement to the General Liability policy described above is acceptable.
- D. Professional Services Contracts (Including architects, engineers, consultants, counselors, medical professionals, hospitals, clinics, attorneys, accountants, and others who work on developing outcomes and make recommendations for strategic planning specific to the department or COUNTY)

In addition to the Basic Requirements/Specifications for all Contracts, professional service contracts shall include the following additional requirements:

Professional Liability Insurance - ATTORNEY shall carry Professional Liability Insurance with limits of not less than one million (\$1,000,000) per claim or occurrence and one million (\$1,000,000) aggregate limits

Errors and Omissions Liability Insurance with limits of not less than one million (\$1,000,000) and two million (\$2,000,000) aggregate limits

Directors and Officers Insurance coverage with limits of not less than one million (\$1,000,000) shall be required for Contracts with charter labor committees or other not-forprofit organizations advising or acting on behalf of the COUNTY.

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 two (2) years after contract completion.

<u>D. Umbrella Liability Insurance</u> – An umbrella (over primary) or excess policy may be used to comply with limits or other primary coverage requirements. When used, the umbrella policy shall apply to bodily injury/property damage, personal injury/advertising injury and shall include a "dropdown" provision providing primary coverage for any liability not covered by the primary policy. The coverage shall also apply to automobile liability.