

**NORTHERN MICHIGAN REGIONAL ENTITY  
ADMINISTRATIVE MANUAL**

**POLICY NAME:**           **INSURANCE POLICY**  
**CHAPTER:**             **EIGHT - FINANCE**  
**POLICY #:**             **08-01-005**  
**EFFECTIVE DATE:**     **January 1, 2014**

**PURPOSE**

To safeguard assets through appropriate insurance coverage.

**APPLICATION**

All Northern Michigan Regional Entity programs.

**POLICY**

The Northern Michigan Regional Entity shall secure, maintain, and provide evidence of coverage as stated below:

- Professional liability and general liability insurance for all staff, volunteers, students and NMRE Board Members;
- Property (or Renters) insurance including fire and theft;
- Vehicle insurance;
- Errors and Omissions coverage for Board Members;
- Bonding for appropriate staff; and
- Workers' Compensation and Unemployment Compensation.

Insurance policies are reviewed and updated prior to renewal.

All contractors are required to provide evidence of general liability insurance and in the event they transport consumers, vehicle insurance. All contractors must also provide evidence of Workers' Compensation insurance. If the contractor is exempt from workers' compensation coverage, they must sign a Notice to Providers Subcontractors form. Contractors providing professional contract services must also provide evidence of professional liability insurance. Contractors must submit the above information to the Contract Manager. This information is to be filed with the contract.

REVISED:

REVIEWED:

APPROVED:    **June 19, 2013** \_\_\_\_\_

*Signed copy is on file with NMRE*

\_\_\_\_\_  
Dave Schneider  
Northern Michigan Regional Entity Chief Executive Officer

\_\_\_\_\_  
Date

*Signed copy is on file with NMRE*

\_\_\_\_\_  
Joe Stone  
Northern Michigan Regional Entity Board Chair

\_\_\_\_\_  
Date