WELCOME TO

PRO$ RFP

INSURANCE REQUIREMENTS

2025 - 2026

Why Insurance Is Required

At ProRFP, our goal is to protect everyone involved; you as the vendor, our clients, and our company. Carrying the proper insurance isn’t just a compliance box to check; it ensures that if an accident happens, you and your business are covered. It also demonstrates professionalism to our clients, builds trust, and allows us to confidently send you to high-value sites knowing that risk is minimized.

By maintaining the required coverage and endorsements, you protect yourself from unexpected financial losses, keep payments flowing without interruption, and show that your business meets the same high standards we hold ourselves to. In short: insurance keeps the work safe, compliant, and profitable for everyone.

Mandatory Coverage

To protect you, ProRFP, and our clients, every vendor must maintain active insurance coverage at all times. This ensures risk mitigation, financial protection, and legal compliance for every job. Without the required coverage in place, services cannot begin, payments will be suspended, and contracts may be terminated.
The following insurance policies are mandatory for all vendors working with ProRFP.

General Liability Insurance

- $1,000,000 per occurrence / $2,000,000 aggregate
- Must include: bodily injury, property damage, contractual liability, completed operations, and no exclusions for indemnification.

Umbrella (Excess Liability)

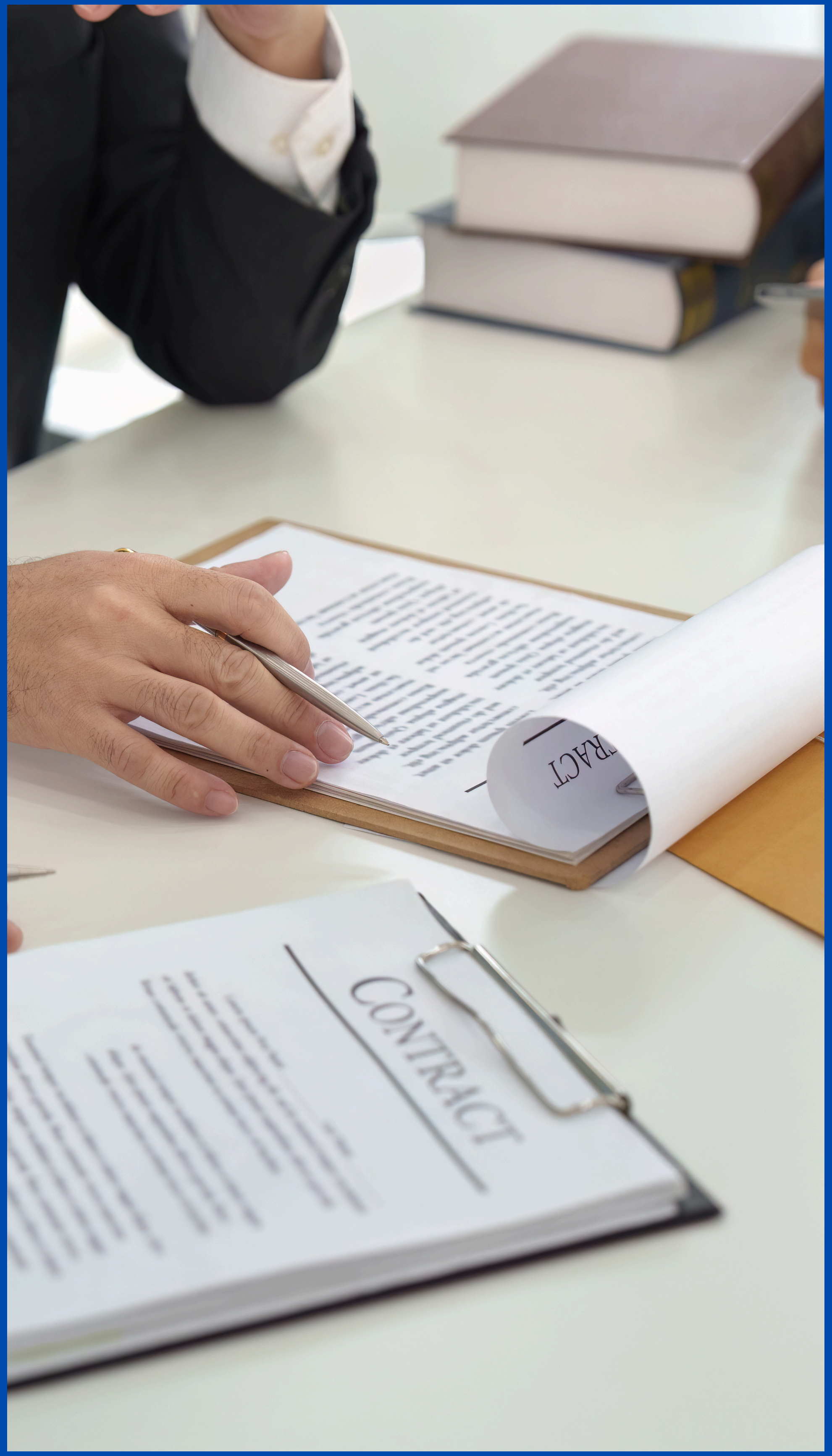
- $2,000,000 per occurrence and aggregate
- Must apply excess coverage over: General Liability, Auto Liability, and Employer's Liability.

Automobile Liability Insurance (if vehicles used for service)

- $1,000,000 combined single limit (owned, hired, non-owned).
- If no company vehicles: must carry Hired & Non-Owned Auto Liability endorsement.

Workers' Compensation Insurance

- Coverage per federal, state, and local law.
- Employer's Liability: $1,000,000 each accident/employee/policy aggregate.
- Waiver of Subrogation required, naming ProRFP.



What Must Appear on the COI

Additional Insured Endorsement

- Pro RFP, Inc., its affiliates, officers, directors, employees, and clients listed as Additional Insureds on General Liability, Auto, and Umbrella policies.
- Form Types: ISO CG 20 10 (Ongoing Ops) & CG 20 37 (Completed Ops), or equivalent.

Primary & Non-Contributory Endorsement

- Vendor’s insurance applies first before ProRFP coverage.
- Form Type: ISO CG 20 01 or equivalent.

Waiver of Subrogation Endorsement

- Required for General Liability, Auto, and Workers’ Compensation.
- Form Types: ISO CG 24 04 (GL) / WC 00 03 13 (WC), or equivalent.

Completed Operations Coverage

- Must remain active at least 1 year after service completion.

Contractual Liability Endorsement

- Must cover indemnification obligations in the Vendor Agreement.

Other Endorsements for Added Protection

- Blanket Additional Insured Endorsement
- Cross-Liability Endorsement
- Per Project Aggregate Endorsement
- Non-Owned Property Damage Endorsement

Hired & Non-Owned Auto Endorsement (if applicable)

Compliance Requirements

Before starting work:

- Submit a valid COI with all required endorsements.

Annual updates:

- New COI required at every renewal.

30-Day notice:

- Vendors must notify ProRFP of cancellations or changes.

Send COIs to:

- 📧 help@prorfp.com

Contractual Liability Endorsement

- Must cover indemnification obligations in the Vendor Agreement.

Non-Compliance = Serious Consequences

- Immediate payment suspension until coverage verified
- Contract termination for lapsed/inadequate insurance
- 30% fee deducted from future payments if ProRFP covers risk
- Vendor assumes full liability for uninsured losses

Need Help?

Justice is your first line of support: (302) 265-3786

Use ProAlert.ai for quick access to tools and guides.

Our team is always here to help with registration, invoicing, or troubleshooting.

Need More Support? Click The Link Below.

LINK

ProAlert.ai:
Your All-in-One Toolkit

LINK

Work & Field Tools

Centralized resources for day-to-day jobs, including ProUploads for service photos, Scopes of Work for clear task expectations, and inspection checklists to ensure quality and compliance on every site.

Client-Specific Tools

Dedicated forms and checklists tailored to major clients like FedEx, AAA, Comerica, CSL Plasma, and KBS, making it easy to meet client requirements without confusion.

Onboarding & Admin

Everything needed to get started, from vendor registration and job applications to submitting tech info cards and staffing agreements, ensuring a smooth launch into the ProVendor network.

Payments & Invoicing

Step-by-step guides for submitting invoices, requesting payments, and using Bill.com, so vendors get paid accurately and on time.

Safety & Training

A full library of safety resources covering OSHA compliance, COVID-19 procedures, chemical handling, and workplace conduct, designed to protect both techs and clients.

Legal & Policy

Clear policies and agreements including terms and conditions, privacy policies, and NDAs, giving vendors the confidence of working within a professional and secure framework.

Terms and Conditions

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