

EXHIBIT B

INSURANCE MODIFICATION JUSTIFICATION

1. Commercial General Liability Insurance

Past practice of the Department has been to not require Commercial General Liability Insurance as the Medical Director provides consulting services only. He does not provide any medical services to any member of the County or the public.

2. Business Automobile Liability Insurance

The Department is requesting a modification of the County requirement for Business Automobile Liability Insurance as the insurance company has refused to issue a certificate naming the County as additionally insured. In addition, Dr. Stubblefield's has a limit of liability of \$500,000 per incident versus the County's requirement of \$1,000,000. The Department does feel that a modification is appropriate as Dr. Stubblefield will be on County property a maximum 500 hours for the contract period.

3. Workman's Compensation Insurance

This insurance is not required as Dr. Stubblefield does not employ anyone in this position. In the unlikely event that he should hire someone while acting in his capacity as Medical Director, the EMS Agency would require Workman's Compensation Insurance to be provided.

4. Professional Liability Insurance

Professional Liability insurance is to be provided by Dr. Stubblefield with the limits of Liability as follows: \$1,000,000 each **Claim** - \$3,000,000 **Aggregate**

"The County shall reimburse CONTRACTOR an amount not to exceed Five Thousand Seven Hundred Dollars (\$5,700) for the purpose of securing and maintaining the necessary insurance coverage required under the terms of this Agreement. Such insurance shall cover only those medical and/or administrative services rendered by CONTRACTOR within the course and scope of his/her obligations under the terms and provisions of this agreement."