



Liatti and Associates
DVBE/SDVOSB/SDV
INSURANCE PROGRAM



Some Questions and Answers about your
DISABLED VETERANS BUSINESS ENTERPRISE
Liability Insurance Program For Public Entity Work

Q. Why the *Disabled Veterans Business Enterprise* insurance Program?

A. On October 9, 2007 the Governor signed into law requirements that all REQUESTS FOR PROPOSAL'S for State and Federal contracts MUST include *Disabled Veterans Business Enterprises* for one to five percent of the total job cost.

Q. But what if I already have General Liability coverage?

A. Your current General Liability policy may not meet the requirements of the public entity nor apply toward the government's goal of one to five percent inclusion of *Disabled Veterans Business Enterprises* in public entity contracts.

The *Disabled Veteran Business Enterprise* policy has been designed for and accepted by the Public Entity for whom you are bidding.

The *Disabled Veteran Business Enterprise* policy is not meant to nor does it take the place of your present policy.

The *Disabled Veteran Business Enterprise* policy will only cover the job that you will do for the Public Utility.

Q. Won't I be paying twice, once on the coverage I might have already and again on the *Disabled Veteran Business Enterprise* policy?

A. No. You should notify your current agent or contact us to arrange that your receipts for your contracted Public Entity work for which you are covered under the *Disabled Veterans Business Enterprise* policy are not to be included in calculating the premium on your NON *Disabled Veterans Business Enterprise/Public Entity* general liability policy.

This should avoid your paying premium on your present policy when you are covered on the *Disabled Veterans Business Enterprise* policy.

The *Disabled Veterans Business Enterprise* policy is designed to only cover your contracted Public Utility work.

You should not have to declare the income from the Public Entity Contract work covered by the *Disabled Veteran Business Enterprise* policy on your present policy.

Q. Why do I need both Policies?

A. The *Disabled Veterans Business Enterprise* policy only covers the job you contracted to do for the Public Entity.

The *Disabled Veterans Business Enterprise* policy will not apply to and does not cover work you did not contract for with your Public Entity customer.

Q. How is the premium paid on the *Disabled Veterans Business Enterprise/Public Entity* contract work policy?

A. When you are awarded the contract by the Public Entity and the *Disabled Veterans Business Enterprise/Public Entity* contract work policy takes effect the Public Utility will be invoiced for the premium owed on the policy and deduct it from the monies to be paid you under the contract.

Q. What if the job takes longer to complete than estimated in the contract?

A. The *Disabled Veterans Business Enterprise* policy can be extended for extra time and the Public Entity will be invoiced for any additional premium.

Q. What happens to the *Disabled Veterans Business Enterprise* policy when the job is completed?

A. The Public Utility will issue us a completion letter and at that time the *Disabled Veterans Business Enterprise* policy will end.

If you have any other questions please call 909-724-4060 and ask for Robert or Anita.

**Liatti and Associates
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