

# WET Fund

## Things to Know Before You Apply

1. **Entity must be registered to do business in the State of Vermont:** If not, then the applicant must affiliate with an organization that is or contact the Secretary of State's Office at [www.sec.state.vt.us](http://www.sec.state.vt.us) or 802-828-2363 / 800-439-8683.
2. **Applicant will need to provide Entity's Federal Employer Identification Number.**
3. **Entity must be registered and in good standing with Unemployment Insurance:**
4. **Entity must be in good standing with the Department of Taxes.**
5. **Entity must not be debarred from doing business with the Federal Government.**
6. **Insurance:**

The following coverage is required:

**Commercial General Liability and Property Damage:** With respect to all operations performed under the grant, the grantee shall carry commercial general liability insurance having all major divisions of coverage including, but not limited to:

Premises - Operations  
Independent Contractors' Protection  
Products and Completed Operations  
Personal Injury Liability  
Contractual Liability  
(These are the pieces of a normal Commercial General Liability (CGL) policy.)

The policy shall be on an occurrence basis and limits shall not be less than:

\$1,000,000 Per Occurrence  
\$1,000,000 General Aggregate  
\$1,000,000 Products / Completed Products Aggregate  
\$ 50,000 Fire Legal Liability

**Automotive Liability:** The grantee shall carry automotive liability insurance covering all motor vehicles, including owned, non-owned, and hired, used in connection with the grant. Limits of coverage shall not be less than: \$1,000,000 combined single limit.

No warranty is made that the coverages and limits listed herein are adequate to cover and protect the interests of the grantee for the grantee's operations. These are solely minimums that have been set to protect the interests of VDOL (the State.)

If the grantee currently has no automobile liability insurance, it can check with its general liability carrier to explore adding the appropriate rider.

**Workers' Compensation:** With respect to all operations performed, the grantee shall carry workers' compensation insurance in accordance with the laws of the State of Vermont.

If you have no employees, you can apply for an exemption through the Vermont Department of Labor's Workers' Compensation Division at [www.labor.vermont.gov](http://www.labor.vermont.gov) or 802-828-2286.

**7. Entity must have established personnel policies.** The size of the organization often determines the complexity and number of policies. The organization must have personnel policies are required in the following areas:

- Equal Employment Opportunity
- Harassment
- Non-discrimination
- Pay Policy and Pay Periods
- Grievance Procedures for both employees AND, where applicable, participants

**8.** Evidence will need to be provided that individual signing grant has signatory authority to sign on behalf of organization.