

Mandatory Insurance Requirements for Contractors, Groups and Vendors

	A. Not Interacting with Students / District Operations	B. Around Students but under direct and constant district supervision	C. One on One Student / Group Interaction	D. Other Vendor Contracts	E. Student Pupil Activity Bus (SPAB)	F. Licensed Professional Services	G. Maintenance Contractors/Tradesmen	H. Large Construction Projects / Building Contractors	I. Facility Rental	
Examples	Consultants, Educational Contractors, Compliance Officers, Financial Contractors	Assembly Speakers, Performances, Others	Counselors, Tutors, Contracted Aides, Psychologists, School Resource Officers, Nurses, Therapists, Psycho-Educational Assessors and Evaluators	Boosterthon, DJ Music, Food Catering	Charter Bus, Bus Contractors	Architects, Engineers, Materials Inspectors, Inspectors of Record, AHERA Inspectors (Asbestos Hazard Emergency Response Act)	Painters, Pest Control, Plumbing, Electrical, Carpentry, Flooring, Hardscape, Landscapers, etc.	Building Contractors	Rental of District Facilities, e.g. MPR, Gym, Classrooms, Fields, etc.	
COVERAGE	General Liability/ Bodily Injury Liability	\$1M Per Occurrence/\$2M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	\$2M Per Occurrence/\$5M Aggregate minimum	\$1M Per Occurrence/\$2M Aggregate minimum	
	Property damage Liability	\$250,000 per Occurrence	\$250,000 per Occurrence	\$250,000 per Occurrence	\$250,000 per Occurrence	\$250,000 per Occurrence	\$250,000 per Occurrence	\$250,000 per Occurrence	\$1M per Occurrence	
	Medical Payment	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	
	Sexual Abuse and Molestation	n/a	n/a	\$1M Per Occurrence/\$2M Aggregate minimum	Preferred (depends on the services, if interacting with students or around students but under direct and constant supervision by district staff)	\$1M Per Occurrence/\$2M Aggregate minimum	n/a	n/a	n/a (only if not interacting with Students)	n/a
	Additional Insured Endorsement*	Required	n/a	Required	Required	Required	Required	n/a	Required	Required
	Indemnification/Hold Harmless	Required	Required	Required	Required	Required	Required	Required	Required	Required
	Errors and Omissions/Professional Liability	\$1M Per Occurrence/\$2M Aggregate minimum	n/a	\$1M Per Occurrence/\$2M Aggregate minimum	n/a	n/a	\$1M Per Occurrence/\$2M Aggregate minimum	n/a	\$1M Per Occurrence/\$2M Aggregate minimum	n/a
	Workers Compensation - Required if not Sole Proprietor	\$1M Per Occurrence	n/a	\$1M Per Occurrence	\$1M Per Occurrence	\$1M Per Occurrence	\$1M Per Occurrence	\$1M Per Occurrence	\$1M Per Occurrence	\$1M Per Occurrence
Auto - Minimum coverage	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K Combined	n/a	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K Combined	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K Combined	Commerical: \$5M Per Occurrence/\$5M Aggregate	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K Combined	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K Combined	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K	Commerical: \$1M Per Occurrence Minimum Personal Vehicle: \$100K/\$300K	

Notes:

The District reserves the right to require increased limits of coverage than the minimums shown above.

*Additional Insured Endorsement page must name School District as additional insured under respective policies. See attached Sample Endorsements.