

Orange Unified School District

Insurance Requirements



Insurance policies must include the following:

1. The **Certificate of Liability** (Acord 25 or similar form) is to be issued by the contractor's insurance company. Orange Unified School District is to be named as **Additional Insured and Certificate Holder**.

Additional Insured Endorsement (required for all general liability policies) must list:

- Insured Name (Contractor)
- Policy Number
- Certificate Holder

Preferred Endorsement: *The Orange Unified School District, its officers, agents, employees, and volunteers are named as additional insured. Such insurance as is afforded by this policy shall be primary, and any insurance carried by DISTRICT shall be excess and noncontributory.*

2. **Coverage** needs to be in force for the complete term of the contract. If insurance expires during the term of the contract, OUSD must receive a new certificate at least ten (10) days prior to the expiration.
3. **"Description of Operations"** should include a brief description of the event or activity, and dates, if .
4. **Certificate Holder Information:**
Orange Unified School District
1401 N. Handy Street
Orange, CA 92867

General Liability (Occurrence Policy Required)

Minimum Required Coverage Amounts:

\$1,000,000 limit per occurrence / \$2,000,000 general aggregate

Sexual Abuse and Molestation*

\$1,000,000 limit per occurrence / \$2,000,000 general aggregate

Automobile Liability Insurance):

Personal transportation vehicles that are driven onto and parked on school property

California State minimum requirements for private passenger vehicles:

\$15,000 injury/death to one person

\$30,000 injury/death to more than one person

\$5,000 damage to property

Commercial vehicles that are used to provide services (construction, food service, etc.)

Minimum Required Coverage Amounts:

\$1,000,000 limit per occurrence

Workers' Compensation Insurance:

Proof of Workers' Compensation is required if the vendor has employees.

Employer's Liability - Each Accident: \$1,000,000

Disease Each Employee: \$1,000,000 / Disease Policy Limits: \$1,000,000

** If Sexual Abuse and Molestation is included in General Liability, exclusion pages of policy must be attached.*