

INSURANCE REQUIREMENTS MATRIX
(Recommended Minimum Insurance)

Ch.	Type of Contractor	Recommended Coverage	Per Occurrence / Aggregate Limits	Certificate of Insurance	Additional Insured / Loss Payee	Waiver of Subrogation
1	Building Contractor/ Large Construction Projects (Total Hard and Soft Project Costs exceed \$1 million)	General Liability	\$2,000,000 / \$4,000,000	X	X	X ²
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Builder's Risk / Installation Floater ³	Project Hard Costs Value	X	X	
		Professional Liability ⁴	\$2,000,000 / \$2,000,000	X		
		Contractor's Pollution Liability	\$1,000,000 / \$2,000,000	X		X
2	Maintenance, Contractors, Tradesmen (Smaller Construction Projects, Painters, Plumbers, Landscapers, etc.)	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Installation Floater (if applicable)	Project Value	X	X	
3	Environmental Contractors/ Consultants	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Contractor's Pollution Liability	\$1,000,000 / \$2,000,000	X	X	X
		Professional Liability: (engineer, architect, etc.)	\$1,000,000 / \$2,000,000	X		

² Waivers of Subrogation mandatory for workers' compensation coverage, preferred for liability coverages.

³ Option: District can provide Builder's Risk coverage as part of its property insurance program in the form of "Course of Construction" insurance.

⁴ Only if professional services are part of the contractor's scope of services.

INSURANCE REQUIREMENTS MATRIX (cont'd)
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4	Consultants/Professional Services Providers: Architects, Auditors, Engineers, Attorneys, Physicians and Technology Providers	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Cyber Security & Privacy Liability	\$1,000,000 / \$2,000,000	X		
		Cyber Liability Tech E&O	\$1,000,000 / \$2,000,000	X		
		Professional Liability (other than physician)	\$1,000,000 / \$2,000,000	X		
		Medical Malpractice (physician, dentist, etc.)	\$1,000,000 / \$2,000,000	X		
		Sexual Abuse or Molestation	\$3,000,000 / \$6,000,000	X	X	X
5	Suppliers and/or Vendors	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Cyber Security & Privacy Liability (only if services or products that are connected)	\$1,000,000 / \$2,000,000	X		X
6	Bus Contractors and/or Charter Bus	General Liability	\$5,000,000 / \$10,000,000	X	X	X
		Automobile Liability	\$25,000,000 *\$10,000,000 may be acceptable	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Sexual Abuse or Molestation	\$3,000,000 / \$6,000,000	X	X	X

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Ch.	Type of Contractor	Recommended Coverage	Per Occurrence / Aggregate Limits	Certificate of Insurance	Additional Insured / Loss Payee	Waiver of Subrogation
7	Use of Facilities: Private Citizens, Organizations, Non-Business Groups⁵	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Sexual Abuse or Molestation (if minors are involved)	\$3,000,000 / \$6,000,000	X	X	X
8	Charter Schools	General Liability	\$5,000,000 / \$10,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Property Insurance	Replacement Value	X		X
		Sexual Abuse or Molestation	\$3,000,000 / \$6,000,000	X	X	X
		Crime Insurance	\$1,000,000	X		X
		Directors' and Officers' Liability	\$1,000,000 / \$2,000,000	X	X	
9	Security Personnel	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Crime Insurance	\$1,000,000	X		X
		Professional Liability	\$1,000,000 / \$2,000,000	X		
10	Commercial Unmanned Aerial Vehicle (UAV)	Aircraft Liability	\$1,000,000 / \$2,000,000	X	X	X

⁵ Depending on the event, additional lines of coverage may be recommended.