



AZUSA UNIFIED SCHOOL DISTRICT CERTIFICATE OF INSURANCE REQUIREMENTS

Business Services Department

Certificate of Insurance Requirements

1. Insurance policies must include the following:

- 1) The Certificate of Liability (Acord 25 or similar form) is to be issued by the vendor's insurance company. Azusa Unified School District is to be named as Additional Insured and Certificate Holder.
- 2) Coverage needs to be in force for the complete term of the contract. If insurance expires during the contract term, Purchasing must receive a new certificate at least ten (10) days before the expiration.
- 3) "Description of Operations" should briefly outline the services performed and reference any contracts or agreements, including the project name and agreement number. The following sentence must be included in the description of operations: "Azusa Unified School District, Architect, Project Inspector, their respective officers, agents, and employees are included as Additional Insured in accordance with the policy provisions of the General Liability, Automobile Liability, and Umbrella Liability policies. General Liability policy evidenced herein is Primary and Non-contributory to other insurance available to Additional Insured, but only in accordance with the policy's provisions."
- 4) Certificate Holder Information

AZUSA UNIFIED SCHOOL DISTRICT
546 South Citrus Ave
Azusa, CA, 91702

A. General Liability

Minimum Required Coverage Amounts:

- (a) General Aggregate \$2,000,000
- (b) Each Occurrence \$1,000,000
- (c) Products/Completed Operations \$1,000,000
- (d) Personal and Advertising Injury \$1,000,000
- (e) Damage to Rented Premises \$50,000
- (f) Medical Expense (any one person) \$5,000

B. Automobile Liability

Insurance for any auto, owned, scheduled, non-owned, or hired automobiles.

Minimum Required Coverage Amounts:

\$1,000,000 per Occurrence.

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:

\$1,000,000.00 limit per Occurrence

C. Umbrella (excess) Liability

Minimum Required Coverage Amounts:
\$2,000,000, unless waived by the District.

D. Workers Compensation and Employer's Liability

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Statute

It is the vendor's full liability under the California Workers' Compensation Insurance and Safety Act and in accordance with applicable state and federal laws. The policy shall be endorsed with the insurer's waiver of rights of subrogation against the District.

E. Professional Liability

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence \$2,000,000.00 General Aggregate

F. Product Liability

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence

G. Sexual Abuse & Molestation Liability

If working directly with children, the Certificate of Insurance **MUST** include coverage for Sexual Abuse & Molestation.

Minimum Required Coverage Amounts:
\$3,000,000.00 limit per Occurrence \$6,000,000 General Aggregate

H. Builder's Risk

For contracts less than \$1 million, the minimum required coverage amounts:
\$1,000,000.00 limit per Occurrence \$3,000,000 General Aggregate

* For contracts exceeding \$1 million, the insured liability must equal or exceed the contract amount.

- The District shall be named as a Loss Payee.
- 2. Waiver of subrogation in favor of the District.

I. Contractor's Pollution Liability; Asbestos Pollution Liability

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence \$2,000,000 General Aggregate

J. Cyber Security & Privacy Liability Insurance

Contracts with consultants/contractors with access to confidential or Personally Identifiable Information (PII).

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence \$2,000,000 General Aggregate

K. Cyber Liability (Technology Errors and Omissions) Insurance

Contracts with IT consultants, systems analysts, web designers, online services and content providers, programmers, cloud-based providers, system installation and software personnel.

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence \$2,000,000 General Aggregate

L. Medical Malpractice (Physicians, Dentists, Psychologists)

Minimum Required Coverage Amounts:
\$1,000,000.00 limit per Occurrence \$2,000,000 General Aggregate

M. Crime Insurance

- 1) Money and Securities: \$1,000,000 per occurrence
- 2) Forgery and Alteration: \$1,000,000 per occurrence
- 3) Employee Dishonesty: \$1,000,000 per occurrence

N. Others

- **Installation floaters** are required from contractors performing a specialized job on an existing building or installing equipment or materials that are not included in a construction project contract. An example would be a contract to replace the plumbing/fixtures in the bathroom of an existing building.
- **Property insurance**
- **Loss Payee**

2. Notice of Cancellation

Coverage required under this agreement shall not be canceled or non-renewed without 30 days prior written notice from the contractor to the District.

3. Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A - VII, unless otherwise acceptable by District and admitted to do business in the state of California, or accepted by the Surplus Lines Association to do business in California.

4. Verification of Coverage

Contractor shall furnish the District with certificates and endorsements affecting coverage required by the agreement/contract. The endorsements are to be signed by the person authorized by that Insurer to bind coverage on its behalf. All endorsements are to be received and approved by the District before work commences. However, failure to do so shall not operate as a waiver of these insurance requirements.

5. Waiver of Subrogation

Contractor hereby grants to District a waiver of any right to subrogation which any insurer of said contractor may acquire against the District by virtue of the payment of any loss under such insurance. Contractor agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation.

6. Subcontractors

Contractor shall require and verify that all subcontractors indemnify the District to the same extent and maintain insurance meeting all of the requirements to the same extent as the Contractor.

*******IMPORTANT*******

Insurance Certificates must be submitted prior to commencement of any work.