

INSURANCE REQUIREMENTS

All applicants shall provide the District in advance with a certificate of insurance in proper form, along with the application for contract. **No event shall take place unless a certificate of insurance meeting all requirements is provided.**

The applicant, renter, or organization must agree in writing to **indemnify, defend, and hold harmless the Town of Greenwich, Greenwich Public Schools, and the Greenwich Board of Education**, and their officers, agents, servants, and employees, from and against any and all claims, demands, suits, proceedings, liabilities, judgments, awards, losses, damages, costs, and expenses (including attorney's fees) for bodily injury, sickness, disease, or death sustained by any person, or injury to, damage to, destruction, or loss of any property, directly or indirectly arising out of or in connection with the applicant, renter, or organization's use of Greenwich Public Schools facilities, parking lots, or grounds pursuant to this agreement.

The renter shall procure and maintain at its sole cost and expense the following coverages:

1. Comprehensive General Liability Insurance

- Minimum limits of **\$1,000,000 per occurrence** and **\$2,000,000 aggregate**.
 - Enclosed bounce houses are prohibited. All other inflatables require **\$3,000,000 per occurrence** and **\$3,000,000 aggregate** for organizations outside the Greenwich School District.
 - **Town of Greenwich, Greenwich Public Schools, and Greenwich Board of Education must be listed as Additional Insureds.**
 - Certificate of insurance must be furnished prior to the scheduled activity.
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2. Automobile Liability Insurance

Any contractor, vendor, or other party providing services or renting facilities on Town property shall maintain Automobile Liability Insurance covering owned, hired, and non-owned vehicles, with coverage limits as required by the State of Connecticut.

If the organization does not maintain automobile insurance coverage, any individual operating a vehicle on Town property in connection with the services or rental shall carry automobile liability coverage in at least the minimum amounts required by the State of Connecticut. It shall be the responsibility of the organization to ensure compliance with this requirement.

3. Workers' Compensation Insurance

- Must comply with **Connecticut law**, which requires coverage for all employers with **one or more employees** (including part-time and seasonal staff).
- Employers' Liability minimum limits:

- \$500,000 per accident
 - \$500,000 disease policy limit
 - \$500,000 disease per employee
 - Proof of compliance (certificate of insurance) must be provided.
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4. Umbrella Coverage (Swimming Pool Use Only)

- For use of the Greenwich High School swimming pool, renters must provide an **umbrella coverage endorsement of \$5,000,000**, in addition to the general liability coverage required above.
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5. Parking Lot Use

- **Rental or use of school parking lots requires proof of insurance, whether or not a rental fee is charged.**
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6. Certificate Holder Requirement

- **The Certificate Holder must be listed as: “Greenwich Public Schools.”**
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It is agreed that the policies and procedures adopted by the Board of Education for the use of school buildings, parking lots, grounds, and facilities will be strictly enforced.

Updated October 2025