



## Insurance Requirements

### Liability Insurance

All Facility Users shall be liable for any injuries resulting from their negligence during the use of school facilities or grounds, including any and all loss, accident, neglect, injury, or damage to persons, life, or property which may be the result of the Facility User's occupancy of school facilities for which the District might be held liable. The Facility User shall bear the cost of insuring against this risk and defending itself against claims arising from this risk.

All Facility Users shall provide the District with evidence of insurance against claims arising out of the Facility User's own negligence when using school facilities. This evidence is submitted through a certificate of insurance that meets the District's Risk Management requirements, including an endorsement letter naming MISD as additionally insured.

Facility Users must not submit a certificate of insurance within 30 days of expiration/renewal of the certificate.

When, in the opinion of the District, the requested use of school facilities could present potential additional risk, the District reserves the right to increase minimum insurance requirements or increase insurance requirements based on the recommendation of the District's insurance representatives.

### Hold Harmless Agreement

When permitted by law for non-youth/school related groups, the District shall also require a hold harmless agreement and indemnification when warranted by the type of activity or the specific facilities being used. This includes Facility Users with a Memorandum of Understanding agreement.

The Facility User shall protect and indemnify Manteca Unified School District, its Governing Board, its officers, its agents, its employees, and its volunteers and hold them harmless in every way from all lawsuits or legal actions for damage or injury to persons, life, or property which may be the result of the Facility User's occupancy of school facilities or grounds, regardless of responsibility or negligence.

### Required Documents

1. Certificate of Liability Insurance (ACCORD 25) signed by the insurer's representative.
  - a. List the "Certificate Holder" as follows:

*Manteca Unified School District  
Attn: Risk Management  
P.O. Box 32*



*Manteca, CA 95336*

- b. Comprehensive General Liability with limits of \$1,000,000 combined single limit per occurrence is required, and \$2,000,000 aggregate is required
  - c. A 30-day written Notice of Cancellation is required
  - d. Proof of Workers' Compensation (waiver of subrogation to be part of this coverage), if applicable
  - e. Proof of Professional Liability Insurance, if applicable
  - f. Facility Users must not submit a certificate of insurance within 30 days of renewal/expiration of said certificate
2. Additional Insured Endorsement (Form Number CG 2026—Additional Insured—Owners, Lessees or Contractors, Scheduled Person or Organization, or its direct equivalent) must accompany the Certificate of Liability Insurance, referencing the policy number.
- a. List the "Additional Insured" as follows:

*Manteca Unified School District, its Governing Board, its Officers, its Agents, its Employees, and its Volunteers are named as additional insured with respect to liability*
  - b. The coverage shall be primary and non-contributory, with respect to general liability and waiver of subrogation for workers' compensation (if applicable)
  - c. The additional insured endorsement should indicate the effective date, policy number, and the name of the insurance carrier