

# Lawndale Elementary School District

## Contract & Insurance Guide *Consultant Information* rev. 2/17/26



### Introduction

The purpose of this guide is to provide consultants with the tools needed to facilitate contractual submission. Risk Management is available to provide support.

### Insurance Requirements - [Sample COI](#)

The following are typical insurance requirements which may vary depending upon the nature of the service to be provided.

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|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Certificate Holder</b>                                                                     | Lawndale Elementary School District, 4161 West 147th Street, Lawndale, CA 90260                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Insurance Grade</b>                                                                        | Insurers with a rating at least equivalent to A.M. Best Company A:VII is required. Insurers shall be admitted in the State of California or shall be non-admitted insurers approved by the State of California. Any self-insured retentions or self-insurance must be approved by the District.                                                                                                                                                                                                                                                                    |
| <b>Additional Insured</b><br>(equivalent to ISO form CG 20 10 or CG 20 26)                    | <p>"The Lawndale Elementary School District, its board, officers, agents, employees, and volunteers" are named as additionally insured on the appropriate policies. Such insurance shall be primary and any insurance maintained by the District, its board, officers, employees, agents, and volunteers shall not contribute.</p> <p>The additional insured language shall be included on the operations box AND as a separate attached endorsement for the following policies, as applicable: commercial general liability, and sexual abuse or molestation.</p> |
| <b>Waiver of Subrogation</b>                                                                  | Must be included as a separate attached endorsement for the following policies, as applicable: commercial general liability, automobile, workers' compensation, and sexual abuse or molestation.                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Commercial General Liability</b><br>(equivalent in scope to ISO form CG 00 01)             | <p>\$1,000,000 minimum limit per occurrence<br/>\$2,000,000 minimum general aggregate</p> <p><a href="#">Additional insured</a> endorsement and <a href="#">waiver of subrogation</a> are required.</p>                                                                                                                                                                                                                                                                                                                                                            |
| <b>Automobile Liability</b><br>(equivalent in scope to ISO form CA 00 01)                     | <p>\$1,000,000 minimum limit per occurrence on "Any Auto"</p> <p><a href="#">Waiver of subrogation</a> is required.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Workers' Compensation</b><br>(not required if no employees)                                | <p>Statutory; \$1,000,000</p> <p><a href="#">Waiver of subrogation</a> is required.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Professional Liability/E&amp;O</b><br>(if providing professional services to the district) | <p>\$1,000,000 minimum limit per occurrence<br/>\$2,000,000 minimum general aggregate</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Sexual Abuse or Molestation</b><br>(if applicable)                                         | <p>\$3,000,000 minimum limit per occurrence<br/>\$6,000,000 minimum general aggregate</p> <p><a href="#">Additional insured</a> endorsement and <a href="#">waiver of subrogation</a> are required.</p>                                                                                                                                                                                                                                                                                                                                                            |



## Frequently Asked Insurance Questions

### 1. What is a Certificate of Insurance?

A certificate of insurance ("COI") is a document that provides information about insurance policies and are typically requested by third-parties. These third parties are known as certificate holders. Generally, certificates of insurance list one or more lines of insurance, the limits associated with those coverages, and the insurer providing coverage. LESD requests COI's on the industry-standard [ACORD 25 form](#).

### 2. What is an ACORD 25 Form?

The ACORD 25 form is an industry-standard certificate of insurance. It is "issued as a matter of information only, and confers no rights upon the certificate holder. This certificate does not amend, extend, or alter the coverage afforded by the policies".

### 3. What is the difference between a certificate and a policy?

A certificate of insurance is NOT an insurance policy and does not serve to provide, endorse, amend, extend, or alter the terms of an insurance policy. Only an endorsement, rider, or amendment to the policy can affect changes in coverage.

### 4. What does it mean to be "additional insured"?

When the certificate holder (LESD) is requesting to be listed as "additional insured," the policy(ies) must be endorsed. A statement on the certificate does not confer rights to the certificate holder in lieu of such endorsement(s). An Additional Insured Endorsement is required to accompany the certificate of insurance, specifically naming *Lawndale Elementary School District* as an *Additional Insured* with respect to the following policies (if applicable):

- Commercial General Liability
- Sexual Abuse or Molestation
- Contractor's Pollution Liability
- Installation Floater/Builder's Risk

The endorsement should read: "The Lawndale Elementary School District, its board, officers, agents, employees, and volunteers are named as additionally insured"

### 5. What is a waiver of subrogation?

When the certificate holder (LESD) is requesting a waiver of subrogation, per written contract, a statement on the certificate does not confer rights to the certificate holder in lieu of such endorsements. As such, a separate waiver of subrogation is required for the following policies (if applicable):

- Commercial General Liability
- Automobile Liability
- Workers' Compensation



- Sexual Abuse or Molestation
- Cyber Security
- Property Insurance
- Crime Insurance

### **6. What coverage limits does the district require?**

The coverage limits are typically found in the contract between the district and the contractor/consultant/vendor. The limits vary based on the nature of the service or activity.

### **7. Is Sexual Abuse or Molestation coverage required?**

Sexual Abuse or Molestation (SAM) coverage is required when working around students and may be assessed on a case-by-case basis. The district's insurer has partnered with a program to offer such coverage to contractors that do not have that coverage. More information can be found on ASCIP's referral website [here](#). Such coverage shall be in an amount of not less than \$3,000,000 per occurrence; \$6,000,000 aggregate.

Sexual Abuse/Molestation coverage must be included on a certificate of insurance under General Liability, obtained in a separate policy and identified under "Other" coverage, or by indicating in Description of Operations/Special Provisions that Sexual Abuse/Molestation coverage is not excluded in the provided policy exclusion pages. If Sexual Abuse/Molestation coverage is added by Endorsement to the General Liability policy, proof of Endorsement is required.

### **8. Is Workers' Compensation coverage required?**

Labor Code section 3700 provides that every employer except the State of California secure Workers' Compensation coverage. Sole proprietors that do not employ anyone in a manner that is subject to the Workers' Compensation laws of California are excluded. If the contractor meets the exclusion rules, they may complete a Certification Form available [here](#).