



LAGUNA BEACH UNIFIED SCHOOL DISTRICT

949.497.7700
949.497.7710
www.lbusd.org

INSURANCE REQUIREMENTS

To ensure the safety and well-being of all parties involved in school district contracts, the following insurance requirements must be met:

1. A **Certificate of Liability** (Acord 25 or similar form) must be issued by the entity's insurance carrier, listing the entity's full legal name, DBA [business name] as the Named Insured. Laguna Beach Unified School District shall be named as **Additional Insured and Certificate Holder**.

Additional Insured Endorsement (required for all general liability policies) must specify:

- Insured Name (Contractor)
- Policy Number
- Certificate Holder

Preferred Endorsement: *The Laguna Beach Unified School District, including its officers, agents, employees, and volunteers, must be named as additional insured parties. The insurance provided by this policy shall be primary, and any insurance carried by Laguna Beach Unified School District shall be excess and noncontributory.*

2. **Coverage** must remain in force for the complete term of the contract. If insurance expires during the contract term, LBUSD must receive a new certificate at least ten (10) days prior to the expiration.
3. **Description of Operations** section on the certificate should include a brief description of the event or activity, including dates if applicable.
4. **Certificate Holder Information:**
Laguna Beach Unified School District
550 Blumont Street
Laguna Beach, CA 92651

Laguna Beach Unified School District shall have the right to modify any and all indemnity and insurance requirements based on evaluation of the risk.

Required Minimum Coverage Amounts:

General Liability (Occurrence Policy Required)

\$1,000,000 limit per occurrence / \$2,000,000 general aggregate

Sexual Abuse and Molestation (Required only for services involving direct student contact. The District will determine applicability based on the scope of services and associated risk.)*

\$1,000,000 limit per occurrence / \$2,000,000 general aggregate

Automobile Liability Insurance

Personal vehicles that are driven onto and parked on school property must meet 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 used to provide services:

\$1,000,000 limit per occurrence

Workers' Compensation Insurance Proof of Workers' Compensation is required if the vendor has employees.

Employer's Liability - Each Accident: \$1,000,000

Disease Each Employee: \$1,000,000 / Disease Policy Limits: \$1,000,000

E & O or Professional Liability Insurance (as applicable)

\$5,000,000 limit per occurrence or claim / \$5,000,000 general aggregate

Cyber Liability Insurance with Tech E&O (as applicable)

\$2,000,000 limit per occurrence or claim / \$2,000,000 general aggregate

**If Sexual Abuse and Molestation is included in General Liability, exclusion pages of policy must be attached.*