UNION PUBLIC SCHOOLS

LIABILITY INSURANCE GUIDELINES

PURPOSE

All Sanctioned Organizations must maintain liability insurance to provide insurance protection to the District in the event an occurrence results in a liability claim against the District. The required coverage limits are based, in part, on the District's potential liability exposure under Title 51, O.S. § 154. The amount of liability insurance coverage required is based on the type and activities of the Sanctioned Organization.

GENERAL LIABILITY COVERAGE

STANDARD COVERAGE	HIGHER COVERAGE
● **Any PTA that will NOT rent inflatable play structures (a/k/a "bounce house");** **OR** ● **Any Booster Club that supports fewer than 100 total students;** **Must have:** Commercial General Liability insurance with limits of $1,000,000 per occurrence and $1,000,000 in the aggregate, naming Union Public Schools as an Additional Insured, with coverage effective from July 1 of the current year through June 30 of the subsequent year.	● **Any PTA that WILL rent inflatable play structures (a/k/a "bounce house");** **OR** ● **Any Booster Club that supports 100 or more total students;** **Must have:** Commercial General Liability insurance with limits of $2,000,000 per occurrence and $2,000,000 in the aggregate, naming Union Public Schools as an Additional Insured, with coverage effective from July 1 of the current year through June 30 of the subsequent year.

BUSINESS AUTOMOBILE LIABILITY

Additionally, should any Organization own, lease, rent or operate a vehicle or vehicles for Organization business to transport persons, equipment, or supplies, as a part of the Organization's activities, the Organization must also have the following:

Business Automobile insurance with limits of $1,000,000 combined single limit, naming Union Public Schools as an Additional Insured, with coverage effective from July 1 of the current year through June 30 of the subsequent year. The coverage must include "any auto" or "owned autos - including hired and non-owned autos" and a waiver of subrogation. A $1,000,000 umbrella or excess liability policy is also required. The annual policy must be paid in full, with proof of payment provided in the Application Packet.