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Minimum Recommended Coverage Limits for Vendors and Small Contractors

| Type of Vendor or Contractor | Recommended Coverage | Minimum Recommended Coverage Limits | Other |
| --- | --- | --- | --- |
| Services or work for which the [Short Form] Services Agreement are appropriate.  Animal Demonstrations,  Disk Jockeys,  Enrichment programs,  Equipment repair,  Event planners,  Food Vendors,  Inflatable Amusement Devices,  Story Tellers,  Other student assembly activities. | Commercial General Liability  (or equivalent which would include products/completed operations, blanket contractual, and property damage and personal and advertising injury) | Each Occurrence $1,000,000  General Aggregate $2,000,000  Products/Completed Operations $1,000,000  Personal and Advertising Injury $500,000 | Defense and Indemnification for the LEA  Endorsement CG 20 26 |
| Personal Automobile Liability  or | Each Person $100,000  Each Accident $300,000  or  Combined Single Limit $500,000 |  |
| Commercial Automobile Liability | Per Accident $1,000,000 | Endorsement CA 20 48 (or equivalent) |
| Workers’ Compensation  Employers’ Liability  (not required for owner of service provider) | Statutory  Each Occurrence $1,000,000 | Endorsement CG 24 04 (Waiver of Subrogation) |
| Abuse and Molestation  (Required when the service provider will be alone with students) | Each Occurrence $2,000,000  Aggregate $4,000,000 | Defense and Indemnification for the LEA  Endorsement CG 20 26 |
| Services or work for which the [Model] Services Agreement are appropriate.  After-school programs;  Maintenance and Repair projects (carpentry, drywall, electrical, HVAC, landscaping, painting, plumbing, roofing, welding and cutting);  Canine Search;  On-campus medical services and clinics;  Playground installation;  Professional Services;  Small capacity transportation vendors. | Commercial General Liability  (or equivalent which would include products/completed operations, blanket contractual, and property damage and personal and advertising injury) | Each Occurrence $2,000,000  General Aggregate $4,000,000  Products/Completed Operations $1,000,000  Personal and Advertising Injury $500,000 | Defense and Indemnification for the LEA  Services  Endorsement CG 20 26  Construction Related  Endorsements CG 20 10 and CG 20 37  Endorsement CG 20 01 (Primary, non-contributing |
| Commercial Automobile Liability  Including:   * Owned Vehicles * Non-Owned Vehicles * Hired Vehicles   (Required for all vehicles brought onto district property) | Per Accident $1,000,000 | Defense and Indemnification for the LEA  Endorsement CA 20 48 (or equivalent) |
| Transportation Network Companies | Per Accident $2,000,000 |  |
| Small Transportation Carriers (15 or less) | Per Accident $5,000,000 |  |
| Workers’ Compensation  Employers’ Liability  (not required for owner of service provider) | Statutory  Each Occurrence $1,000,000 | Endorsement CG 24 04 (Waiver of Subrogation) |
| Abuse and Molestation  (Required when the service provider will be alone with students) | Each Occurrence $2,000,000  Aggregate $4,000,000 | Defense and Indemnification for the LEA  Endorsement CG 20 26 |

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| For the vendor or contractor categories below, the following coverages are recommended in addition to those listed above: | | | |
| Type of Vendor or Contractor | Recommended Coverage | Minimum Recommended Coverage Limits | Other |
| Welders, plumbers  (work with open flames) | Commercial General Liability | (see above) | Watch for torch work exclusion |
| Hazardous Materials; Asbestos, lead, silica removal; Waste haulers; Pest control; grading and excavating; etc. | Pollution liability  (may require project-specific coverage) | Each Occurrence $1,000,000  Aggregate $2,000,000  Or as statutorily mandated by regulatory agencies | Defense and Indemnification for the LEA |
| Professional Services  (accountants, auditors, attorneys, education consultants, nurses, therapists, etc.) | Professional Liability  (or Medical Malpractice, as applicable) | Each Occurrence $1,000,000 | Defense and Indemnification for the LEA |
| Professional Services  (architects, engineers, technology, etc.) | Professional Liability | Each Occurrence $2,000,000 | Statutory Defense and Indemnification for the LEA (architects) |
| Professional Services (physicians) | Medical Malpractice | Each Occurrence $5,000,000 | Defense and Indemnification for the LEA |
| Educational applications, Web-based services | Cyber Liability | Each Occurrence $5,000,000 | Defense and Indemnification for the LEA |

Certificates of Insurance are to provide for 15-day advance notice to the district in the event of cancellation of coverage.

All subcontractors are to be included under the above policies or provide separate evidence of insurance