



USE OF FACILITIES LIABILITY INSURANCE LIMITS RECOMMENDATIONS

It is important for school districts to obtain certificates of insurance with endorsements naming the district as additional insured from organizations serving youth of the district on school district property. Coverage lines should include general liability, property damage, automobile liability (when driving on district property) workers' compensation, and molestation/abuse.

Any vendor providing services in connection with the event or activity described in the facilities use agreement shall maintain such insurance unless the Applicant's insurance covers the vendor(s) and employees.

1. No Insurance Documentation Required
 - a. When a VCSSFA Member or Other Covered Party uses the facilities of another VCSSFA Member or Other Covered Party;
 - 1) Refer to "Member to Member Proof of Insurance,"
 - 2) <http://www.vcssfa.org/Resources.aspx>
 - b. State Agencies;
 - c. Federal Agencies.
2. Low to moderate risk events or activities
(Require liability insurance limits of \$1,000,000 per occurrence/\$2,000,000 aggregate)
 - a. Preschool;
 - b. After school care;
 - c. Enrichment activities involving arts and crafts, drama, language, music, science, etc.;
 - d. After school chess and other games;
 - e. Testing and tutoring services (SAT, ACT);
 - f. College or University classes;
 - g. PTA carnivals;
 - h. Boy Scout or Girl Scout meetings;
 - i. Fitness, dance, and yoga activities;

2. Low to moderate risk events or activities (continued)

- j. Service Clubs (Kiwanis, Rotary, etc.);
- k. Religious meetings;
- l. Homeowners Associations meetings;
- m. Election Polling;
- n. Blood donation events;
- o. Charitable fundraisers;
- p. Community parking;
- q. Activities involving rebounding devices¹ (bounce houses) and other inflatable activities;
- r. Activities involving portable climbing towers¹.

PTAs chartered by the California State PTA are exempt from Facilities Use indemnification requirements and should attach the Facilities Use Permit Addendum.

3. High risk events or activities

(Require liability insurance limits of at least \$2,000,000 per occurrence/\$4,000,000 aggregate)

- a. Youth sports;
- b. Activities involving animal rides, human spheres, mechanical bulls, and skating;
 - 1) Refer to “Appropriate Student Activities” Red Light List
- c. Activities involving portable pools;
- d. Adult sports leagues.
- e. Movie and/or film crews;

4. Severe risk events or activities

(Require liability insurance limits of at least \$5,000,000 per occurrence/\$10,000,000 aggregate)

- a. Activities involving airplanes or jets²;
- b. Activities involving Helicopters²;
- c. Activities involving Parachuters or sky divers²;
- d. Carnivals with powered rides;
- e. Activities involving fireworks, pyrotechnics or open flames.

¹Refer to VCSSFA Liability Coverage Memorandum, Section VI, Deductibles

²Refer to VCSSFA Liability Coverage Memorandum, Section V, Exclusions