Two (2) sample pages included



Certificates of Insurance Requirements

Insurance policies must include the following:

- 1. The **Certificate of Liability** (Acord 25 or similar form) is to be issued by vendor's insurance company. Fullerton School District is to be named as **Additional Insured and Certificate Holder**.
- 2. Additional Insured Endorsements are required for General Liability policies. See attached sample for required endorsement information.
- 3. **Coverage** needs to be in force for the complete term of the contract. If insurance expires during the term of the contract, Purchasing must receive a new certificate at least ten (10) days prior to the expiration.
- 4. "Description of Operations" should include a brief description of the services being performed, and reference any contracts or agreements involved.
- 5. Certificate Holder Information: Fullerton School District 1401 W. Valencia Drive Fullerton CA, 92833

General Liability Certificates (Consultants and Independent Contractors):

Minimum Required Coverage Amounts:	
\$1,000,000 limit per occurrence	\$2,000,000 general aggregate

Professional Liability (Errors & Omissions) Policies (if applicable):

Minimum Required Coverage Amounts:\$1,000,000 limit per occurrence\$2,000,000 general aggregate

Automobile Liability Insurance (Consultants and Independent Contractors):

Personal transportation vehicles that are driven onto and parked on school propertyCalifornia 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 that are used to provide services (construction, food service, etc.) Minimum Required Coverage Amounts: \$1,000,000 limit per occurrence

Workers' Compensation Insurance:

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

Abuse & Molestation Liability: If working directly with children, the Certificate of Insurance must include coverage for molestation and sexual abuse.

Minimum Required Coverage Amounts:

\$1,000,000 up too \$5,000,000 limit per occurrence \$1,000,000 up too \$5,000,000 general aggregate

Note: Depending on the job or project, the District may require additional coverage and/or may increase the minimum amount of coverage required.

Insurance certificates must be submitted prior to commencement of any work *

SAMPLE CERTIFICATE

61-10

	ACORD CERTIF	ICATE OF LIABILITY I	NSURANCI	E		MM/DD/YY) 25/01
	PRODUCER Agency Manager, Inc. 2500 Bond Street		AND CONF	ERS NO RIGHTS	D AS A MATTER OF INFO UPON THE CERTIFICATE END, EXTEND OR ALTER BELOW.	HOLDER. THIS
	University Park, IL 60466 Phone No. 800-555-5368	Fax No.		COMPANIES A	AFFORDING COVERA	GE
N	INSURED CONTRACTOR/CONSUL	TANT/VENDOR	COMPANY A COMPANY	Tahiti Mutual Ins	surance Company	
\equiv	One Big Street Anytown, CA 92606		B COMPANY	Indemnity Insura		
	N.		C COMPANY D	State Compensa	ation Insurance Fund	
¢.	COVERAGES THIS IS TO CERTIFY THAT THE POLIC INDICATED. NOTWITHSTANDING ANY CERTIFICATE MAY BE ISSUED OR MA EXCLUSIONS AND CONDITIONS OF SUCH	REQUIREMENT, TERM OR CONDIT Y PERTAIN. THE INSURANCE AFI	TION OF ANY CO FORDED BY THE	NTRACT OR OTHER POLICIES DESCRIBE	RED NAMED ABOVE FOR THE DOCUMENT WITH RESPECT D HEREIN IS SUBJECT TO	e policy period t to which the all the terms,
	CO TYPE OF INSURANCE		DLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GENERAL LIABILITY	12345678	08/01/00	08/01/01	GENERAL AGGREGATE PRODUCTS - COMP OR AGG PERSONAL & ADV INJURY EACH OCCURRENCE FIRE DAMAGE (Any one flire) MED EXP (Any other person)	S 2 000 000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 50,000 \$ 5,000
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS A SCHEDULED AUTOS HIRED AUTOS	234507891	08/01/00	08/01/01	COMBINED SINGLE LIMIT BDDILY INJURY (Per person) BODILY INJURY (Per person) PROPERTY DAMAGE	s 1,000,000 5 5 5
				i. by	AUTO ONLY - EA ACCIDENT OTHER THAN AUTO ONLY EACH ACCCIDENT AGGREGATE	\$ \$ \$
	EXCESS LIABILITY	456789123	08/01/00	08/01/01	EACH OCCURRENCE	s 1,000,000 s 1,000,000
	C THE PROPRIETORY INCL. PARTNERS/EXECUTIVE EXCL. DFICERS ARE:	345678912	08/01/00	08/01/01	W.C. STATU- OTHER TORY LIMITS E.L EACH ACCIDENT E.L DISEASE - POLICY LIMIT E.L DISEASE - EA EMPLOYEE	s s 1,0D0,000 s 1,000,000 s 1,000,000
	DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICL Certificate of Insurance provided for General Liability - Certificate Holder is an A	dditional Insured per attached For	n CG 20 10 11 85	j.		
r	CERTIFICATE HOLDER	C.	ANCELLATION			
	Fullerton School District 1401 W. Valencia Drive	ACCORDANCE WITH THE POLICY PROVISIONS.				
	Fullerton CA, 92833	A	UTHORIZED REPRESE	ENTATIVE		
	Attention:			be	Content Content	27
L	ACORD 25 (2009/09) The /	ACORD name and logo are reg	© gistered marks	1988-2009 ACORD of ACORD	CORPORATION. All rig	hts reserved.

SAMPLE ENDORSEMENT

Additional Insured Endorsement: Should list:

- Insured Name (Contractor/Consultant/Vendor)
- Policy Number
- Certificate Holder

Preferred Endorsement: The Fullerton School District, its officers, agents, employees, and volunteers are named as additional insured. Such insurance as is afforded by this policy shall be primary, and any insurance carried by DISTRICT shall be excess and noncontributory.

POLICY NUMBER: COMMERCIAL GENERAL LIABILITY
NAMED INSURED:
THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY
ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRATORS (Form B)
This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART.
Name of Person or Organization: SCHEDULE
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)
WHO IS AN INSURED (Section II) is amended to include as an insured the
person or organization shown in the Schedule, but only with respect to liability arising out of "your work" for that insured by or for you.
It is further agreed that such insurance as is afforded by this policy for the
benefit of the above Additional Insured(s) shall be primary insurance as respects any ciaim, loss or liability arising out of the Named Insured's
operations, and any other insurance maintained by the Additional Insured(s) shall be excess and non-contributory with the insurance provided hereunder.
It is agreed that the above policy contains a standard cross liability or severability of interest clause.
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