

SCUCISD INSURANCE REQUIREMENTS FOR CONTRACTORS AND VENDORS

Contracted projects of any size should be adequately insured. The amount and type of insurance required depends principally on the hazards involved. However, the cost of the job limits the insurance that can reasonably be required. While the large contractors usually already have coverage that meets the District's desired minimum requirements, the smaller ones frequently do not. To require them to purchase it and to secure acceptable certificates would in many cases cost the District more than the risk justifies. Consequently, risks have been divided into four classes.

Contractors will not be allowed on the job site until evidence of the required insurance is provided. All performance bonds and certificates of insurance will be verified before the contractor is issued a Notice to Proceed.

A. General

1. No work will be commenced until all requirements of this section have been approved by the District in writing. The District will be furnished an acceptable certificate of insurance, prior to the commencement of any work.
2. Insurance shall be underwritten by a company rated not less than A- in the Best's latest published guide.
3. Automobile Liability Insurance coverage is for all owned, non-owned and hired vehicles.
4. No deletions/exclusions from standard coverage form allowed without written consent of the SCUC Independent School District.

Vendors

Vendor shall indemnify and hold harmless the SCUCISD and its Board of Trustees, officers, agents, employees from all suits, actions, losses, damages, claims or liability of any character, type or description, including but not limited to, all expenses of litigation, court cost, penalties, and attorney's fees the SCUCISD incurs defending any action, suit, or claim from any source whatsoever and any of any kind or nature arising directly or indirectly on the part of vendor, its agents, servants, employees, contractors, and supplies, out of the operation under this agreement.

The selected vendor will be required to supply an insurance certificate naming SCUCISD as an additional insured.

Should any of the policies described below be canceled before the expiration date, the issuing company will mail thirty (30) days written notice to the certificate holder, SCUCISD.

The contractor shall agree to waive all rights of subrogation against the district, its officials, employees and volunteers for losses arising from work performed by contractor for the district.

CLASSES OF RISK:

CLASS A – Jobs with minimum hazards and low revenue.

“Minimum Hazards” mean general work not involving work more than six feet above ground or floor level, and not using heavy equipment, etc.

Examples: Business machine repairs
Locksmith
Technicians working for major manufacturers
Consulting engineers and architects on District premises or job site
Venetian blinds and shades service
Phone installation

Insurance required

Workers Compensation -	Statutory Limits
Employers Liability -	\$500,000 @ accident \$500,000 policy limit \$500,000 @ employee
General Liability	\$300,000 <i>per occurrence</i> \$600,000 <i>general aggregate</i> /\$600,000 <i>products/completed operations aggregate</i>
Automobile Liability -	Owned/Non-owned/Hired vehicles
Bodily injury -	\$100,000 @ person/\$300,000 @ accident
Property damage -	\$100,000 or \$300,000 Combined Single Limit

SCUCISD is listed as an additional insured on all but the Workers’ Compensation. Additional insured coverage is provided for both premises operations and products completed operation.

CLASS B – Jobs with moderate hazards but low revenue.

Examples: Refrigeration repairs
Construction jobs under \$25,000
Plumbing
Air conditioning maintenance
Concrete work under \$25,000
Electrical work

Insurance required:

Workers Compensation -	Statutory Limits
Employers Liability -	\$500,000 @ accident \$500,000 policy limit \$500,000 @ employee
General Liability	\$500,000 <i>per occurrence</i>

\$1,000,000 general aggregate; \$1,000,000 products/completed operations aggregate

Automobile Liability - Owned/Non-owned/Hired vehicles
Bodily injury - \$250,000 @ person/\$500,000 @ accident
Property damage - \$250,000
Or \$500,000 Combined Single Limit

SCUCISD is listed as an additional insured on all but the Workers' Compensation. Additional insured coverage is provided for both premises operations and products completed operation.

CLASS C – Normal limits – Jobs with moderate hazards and moderate size.

Examples: Construction jobs above \$25,000
Boiler maintenance contractor
Hood and duct cleaning
Garbage hauling
Excavation type work i.e. back hoe digging
Roof repairs
Specialty work – gutters, down spouts, etc.
Food Delivery – large truck delivery.

Contract and insurance requirements:

Hold-Harmless Agreement
Contractual Coverage
Waiver of subrogation in favor of SCUCISD
Explosion, Collapse and Underground Coverage and
Products/Completed Operations Coverage

SCUCISD is listed as an additional insured on all but the Workers' Compensation. Additional insured coverage is provided for both premises operations and products completed operation.

Workers Compensation - Statutory Limits
Employers Liability - \$500,000 @ accidents
\$500,000 policy limit
\$500,000 @ employee

General Liability \$1,000,000 per occurrence
\$2,000,000 general aggregate/\$2,000,000 products/completed operations aggregate

Automobile Liability - Owned/Non-owned/Hired vehicles
Bodily injury - \$250,000 @ person/\$500,000 @ accident
Property damage - \$250,000
Or \$500,000 Combined Single Limit

Umbrella Policy - \$1,000,000 occurrence/\$1,000,000 aggregate

CLASS D – High limits – large construction jobs above \$1,000,000; playground construction.

Contract and insurance requirements:

Hold Harmless Agreement
Contractual Coverage
Explosion, Collapse and Underground Coverage
Products and Completed Operations Coverage
Waiver of Subrogation in favor of SCUCISD

SCUCISD is listed as an additional insured on all but the Workers' Compensation. Additional insured coverage is provided for both premises operations and products completed operation.

Owners and Contractors Protective Policy

\$1,000,000 each occurrence/\$1,000,000 aggregate.

Workers Compensation -
Employers Liability -

Statutory Limits
\$1,000,000 @ accident
\$1,000,000 policy limit
\$1,000,000 @ employee

General Liability

\$1,000,000 per occurrence
\$2,000,000 general aggregate/\$2,000,000 products/completed operations aggregate

Automobile Liability -

Owned/Non-owned/Hired vehicles
\$1,000,000 Combined Single Limit

Umbrella Policy -

\$5,000,000 per occurrence/\$5,000,000 aggregate

All Risk Builders Risk -

Full insurable value of the work including transit and materials stored offsite and destined to become part of the work.

Performance/Payment Bond - Equal to 100% of the Contract Amount

The Insurance requirements, as listed above also apply to any sub-contractor(s) in the event that any work is sublet. The contractor is responsible to insure that the sub-contractor(s) meets the minimum insurance requirement limits as by law.