

Anaheim Union High School District Mandatory Insurance Requirements

Learning With Purpose



College and Career Ready

Mandatory Requirements

1. Commercial General Liability insurance for bodily injury and property damage, written on an occurrence form, in the combined single limit of not less than \$1,000,000 per occurrence; \$2,000,000 general aggregate.
2. Sexual Abuse/Molestation coverage must be included under General Liability or obtained in a separate policy and identified under "Other" coverage of Certificate of Insurance or by indicating in Description of Operations/Special Provisions that Sexual Abuse/Molestation coverage is not excluded and provide policy exclusion pages. If Sexual Abuse/Molestation coverage is added by Endorsement to the General Liability policy, must provide proof of Endorsement. Such coverage shall be in an amount of not less than \$1,000,000 per occurrence; \$2,000,000 general aggregate.

Additional Insured Endorsement Language

An Additional Insured Endorsement is required to accompany Certificate of Insurance, specifically naming Anaheim Union High School District as **Additional Insured** with respects to the insured's General Liability policy as "Anaheim Union High School District is named as additionally insured. Such insurance as is afforded by this policy shall be primary, and any insurance carried by District shall be excess and noncontributory."

Additional Requirements/Information

- Certificate of Insurance shall provide thirty (30) day prior written notice of cancellation.
- The District has the right to re-evaluate the following limits to determine whether or not they are suitable based on the nature of the event/activity/contract. The insured agrees to provide the policy(s), policy declarations, and/or policy exclusions upon request of the District.
- See Sample Insurance Requirements (attached).

Anaheim Union High School District

Sample Insurance Requirements



General Liability and Sexual Abuse/Molestation Coverage each in amounts no less than: \$1,000,000 minimum limit per occurrence; \$2,000,000 general aggregate.

Certificates of Liability Insurance (COI) and Endorsements must include the following:

1. Producer is the insurance carrier/broker that issued the COI and has listed the District as the Certificate Holder as follows:

Certificate Holder:

Anaheim Union High School District
501 North Crescent Way
Anaheim, CA 92801

2. Insured must match the entity/organization making application for use of AUHSD facilities or engaging in events/services with AUHSD.
3. Insurers Affording Coverage must list NAIC # and maintain an A or better rating with A.M. Best.
4. Type of Insurance must include Commercial General Liability Insurance applicable to bodily injury and property damage written on an occurrence form. In addition, COI must include Sexual Abuse/Molestation coverage either 1) Under General Liability, 2) Under "Other" Coverage, or 3) by indicating in Description of Operations/Special Provisions that Sexual Abuse/Molestation coverage is not excluded and provide policy exclusion pages. If Sexual Abuse/Molestation coverage is added by Endorsement to the General Liability policy, must provide proof of Endorsement.
5. Policy Number(s) must be listed.
6. Policy Effective/Expiration Dates must cover the dates of the event/contract.
7. Limits must outline no less than \$1,000,000 per occurrence; \$2,000,000 general aggregate.
8. Description of Operations must provide a brief description of the event or activity, location, and dates if at all possible.
9. Authorized Representative should not be blank.
10. A separate endorsement is to be issued, specifically naming Anaheim Union High School District as **Additional Insured** with respects to the insured's General Liability policy. The policy number on the certificate of insurance must match the policy number on the endorsement (If Blanket Additional Insured Endorsement is not provided). Primary wording for endorsement (May not be included if Blanket Additional Insured Endorsement is provided):

The Anaheim Union High School District is named as an additional insured. Such insurance as is afforded by this policy shall be primary, and any insurance carried by the District shall be excess and noncontributory.

The District has the right to re-evaluate the following limits to determine whether or not they are suitable based on the nature of the event/activity/contract. The insured agrees to provide the policy(s), policy declarations, and/or policy exclusions upon request of the District.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/20/16

PRODUCER ABC Insurance 1234 Apple Street Orange, CA 12345 Jane Smith	1	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
		INSURERS AFFORDING COVERAGE	NAIC #
INSURED BMX Riders, Inc. 543 Dale Avenue San Clemente, CA 92673 Sarah Do	2	INSURER A: ABC Insurance Company	#1234
		INSURER B: DEF Insurance Company	#5678
		INSURER C:	
		INSURER D:	
		INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS 7	
A	<input checked="" type="checkbox"/>	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR _____ 4 _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	AB123456789	07/01/15	07/01/16	EACH OCCURENCE	\$1,000,000
						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
						MED EXP (Any one person)	\$N/A
						PERSONAL & ADV INJURY	\$1,000,000
						GENERAL AGGREGATE	\$2,000,000
						PRODUCTS - COMP/OP AGG	\$1,000,000
							\$
A	<input type="checkbox"/>	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS _____				COMBINED SINGLE LIMIT (Each Occurrence)	\$
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/>	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE RETENTION \$				EACH OCCURENCE	\$
						AGGREGATE	\$
							\$
							\$
							\$
B	<input type="checkbox"/>	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER	\$
						E.L. EACH ACCIDENT	\$
						E.L. DISEASE - EA EMPLOYEE	\$
						E.L. DISEASE - POLICY LIMIT	\$
A	<input checked="" type="checkbox"/>	OTHER SEXUAL ABUSE/MOLESTATION	DE123456789	07/01/15	07/01/16	EACH OCCURENCE	\$1,000,000
						AGGREGATE	\$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS **8**

Insert a brief description of the event or activity, location, and dates if at all possible.

Note: If third party is providing a blanket Additional Insured Endorsement to the District, you may see the following verbiage under this section: Anaheim Union High School District is added as an Additional Insured as required by written contract.

CERTIFICATE HOLDER Anaheim Union High School District 501 N. Crescent Way Anaheim, CA 92801	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE INSURER AFFORDING COVERAGE WILL MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. AUTHORIZED REPRESENTATIVE <i>John Doe</i>
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IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY PART.

SCHEDULE

Name of Person or Organization:

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Anaheim Union High School District
501 N. Crescent Way
Anaheim, CA 92801

The Anaheim Union High School District is named as an additional insured. Such insurance as is afforded by this policy shall be primary, and any insurance carried by Anaheim Union School District shall be excess and noncontributory.

(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 as an insured but only with respect to liability arising out of your operations or premises owned by or rented to you.