

GUSD requires all contractors and vendors to indemnify the school district with minimum coverages as follows:

General Liability - \$1,000,000

General Aggregate - \$1,000,000

Automobile Liability (Any) - \$1,000,000

Workers Compensation - Statutory which means if they have employees (excluding family members), they are required by law to have this coverage

Additional Coverage:

Sexual Abuse/Misconduct/Molestation- Generally used when working with children

Employee Liability - Used to cover the actions of the employees of the contractor or vendors when employee does harm to District.

Professional Liability - Generally reserved for Professional Services (ie. A-E, Designers, Engineering, etc.)

Excess Liability - For additional coverage for specific area.

Umbrella Liability - For additional coverage above and beyond the normal coverage across the board.

Most proof of Insurance are made on the industry standard ACORD 25 (see next page)

What to look for when asking for proof of insurance.

1. The Certificate of Liability Insurance (COI) should be sent directly to you from the insurance broker and ***not*** the contractor or vendor.
2. Look for the "INSURER(S) AFFORDING COVERAGE" box on the right side.
3. On the Procurement Website go to:
 - a) AM Best Insurance Rate link to check if they are A- or better. If not, they cannot do business with GUSD.
 - b) California Department of Insurance link. Check if the Insurance company is admitted. If not, they cannot do business in California.
4. If the Contractor or Vendor employs any workers, they must have Workers Comp.
5. If the Contractor or Vendor is working with children (under 18) they should have Sexual Misconduct Liability coverage.
6. On larger projects (multi-million dollars) they should have excess liability as well as their deductible.
7. Certificate Holder. This should be written to Glendale Unified School District, 223 N. Jackson Street or the school site and address.

