

## Minimum Recommended Coverage Limits for Small Contractors

Type of Contractor	Recommended Coverage	Recommended Coverage Limits	Other
Maintenance / Repair (painting, plumbing, HVAC, roofing, landscape, etc)	Commercial General Liability (or equivalent which would include products/completed operations, blanket contractual, and broad form property damage and personal and advertising injury)	Each Occurrence General Aggregate Products/Completed Operations Personal and Advertising Injury	Additional Insured Endorsement Indemnity or Hold Harmless Agreement
Service Providers (copier / fax service, computers security, drug dogs)	Automobile Liability Including: <input type="checkbox"/> Owned Vehicles <input type="checkbox"/> Non-Owned Vehicles <input type="checkbox"/> Hired Vehicles (Required for all vehicles brought onto district property)	Combined Single Limit  \$1,000,000	Indemnity or Hold Harmless Agreement
	Workers' Compensation Employers' Liability (not required for owner and family members)	Statutory \$1,000,000	Indemnity or Hold Harmless Agreement
For the contractor categories below, the following coverages are recommended in addition to those listed above			
Professional Services (accountants, architects, attorneys, education consultants, nurses, therapists etc)	Professional Liability (or Medical Malpractice, as applicable)	Each Occurrence  \$1,000,000	Indemnity or Hold Harmless Agreement
	Molestation/Abuse (Required for all who have contact with students)	Each Occurrence General Aggregate/Total Limits	Additional Insured Endorsement Indemnity or Hold Harmless Agreement
Welders, plumbers (work with open flames)	Fire Damage	Each Occurrence  \$1,000,000	Indemnity or Hold Harmless Agreement
Hazardous Materials, Waste haulers, Pest control, etc	Pollution liability (may require project-specific coverage)	Each Occurrence Or as statutorily mandated by regulatory agencies	Indemnity or Hold Harmless Agreement

Certificates of Insurance are to provide for 10 day advance notice to the district in the event of cancellation of coverage. Policies written on a "claims made" basis must be renewed for a period of five (5) years after the agreement expires or is terminated. Such insurance must have the same coverage and limits as the policy that was in effect during the term of the agreement, and will cover the provider for all claims made. All subcontractors are to be included under the above policies or provide separate evidence of insurance.