

LOS ANGELES UNIFIED SCHOOL DISTRICT
Division of Risk Management and Insurance Services
 Insurance Services, Risk Finance & Liability Claims



LAUSD INSURANCE GUIDELINES

Please use this checklist as a guideline for student activities, special events and other programs in order to safeguard District students, school site administrators, and others. If you have any questions regarding the guidelines, please contact Larry Chatman at (213) 241-2176 or Larry.Chatman@lausd.net

ALL INSURANCE CERTIFICATES MUST INCLUDE "LAUSD & THE BOARD OF EDUCATION" AS AN ADDITIONAL INSURED THROUGH ENDORSEMENT ONTO THE GENERAL AND AUTO LIABILITY POLICY.

The following insurance limits are being provided for informational purposes only. The actual insurance requirements will be determined by the nature and scope of your activity. Therefore, it is important to ensure that any agreements, contracts or request for use of district property include a detailed itinerary, agenda, statement of intent or scope of work to accurately state the insurance required by the district. There are circumstances that will require additional insurance coverage: any activity involving professional services or consultation may require Errors & Omission coverage; any activity involving care, custody and control of district funds, may require Commercial Crime/Fidelity coverage; any activity involving more than limited contact with a child, may require Abuse & Molestation coverage.

SHORT-TERM LICENSE AGREEMENTS THROUGH THE LEASING & ASSET MANAGEMENT UNIT

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

COMMERCIAL AUTO POLICY

Combined Single Limit	\$1,000,000
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**All owned, hired and non-owned autos, if no owned autos only hired and non-owned is required.*

WORKER'S COMPENSATION

Employer Liability	STATUTORY \$1,000,000
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**Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

- PARKING LOT USE:** LAUSD'S Special Event Liability Insurance Program does not cover rental of parking lots for overflow parking, therefore Lessee must provide their own insurance for this exposure.

- **SELF-PARKING** - use minimum limits above
 - Lessee must sign a statement indicating that parking will be self-parking and use excludes valet services

INSURANCE LIMITS:

VALET SERVICES

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

GARAGE/GARAGE KEEPER POLICY

Bodily Injury & Property Damage	\$1,000,000
Garage keeper's liability	1,000,000
Physical Damage	500,000

COMMERCIAL AUTO POLICY

Combined Single Limit	\$1,000,000
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WORKER'S COMPENSATION

Employer Liability	STATUTORY \$1,000,000
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CONCERTS (Non-Instructional Time)

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

GUIDELINES

- Lease agreement via Leasing and Asset Management Unit
- Indemnification
- Facilities Approval: to include Maintenance & Operation approval
- Environmental Health & Safety Approval
- Parental Notification & Permission

LIVE ANIMALS ON LAUSD PROPERTY & FIELD TRIPS

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

LICENSE/CERTIFICATES (Must be submitted to Risk Management for review and approval)

- United States Department of Agriculture, Class C Exhibitor License
- United States Department of Agriculture Inspection Report
- County of Los Angeles (or Other) Public Health License
- Certification of Vaccination from Veterinarian

PLEASE REVIEW LAUSD BULLETIN – 3845 (Live Animals on Campus)

□ **HEALTH FAIRS (SPONSORED BY NON-LAUSD ENTITIES)**

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

MEDICAL MALPRACTICE INSURANCE

Each Claim	\$1,000,000
General Aggregate Limit	\$3,000,000

WORKER'S COMPENSATION

STATUTORY

Employer Liability	\$1,000,000
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**Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

HEALTH FAIR GUIDELINES AND WAIVERS:

- A Medical license: for all physicians providing medical diagnosis, treatment or advice.
- Medical malpractice insurance covering all physicians and medical assistants
- Health Fair will not be a school sponsored event unless sponsored by LAUSD
- Event will be held after school hours or on a weekend and the organization must obtain a short term lease from Leasing & Asset Mgmt or a Civic Center Permit to use the facility.
- Medical Exams limited to minimally invasive procedures (exceptions on a case by case basis)
- Due to privacy, sanitation and health code concerns, classrooms cannot be converted for medical exams or treatment.
- **All participants need to sign a waiver holding LAUSD harmless of any diagnosis given by the physician, organizer, group or medical assistant.**
- Participant Waiver
- Vendor/Organizer Waiver

□ **ATHLETIC SPORTS/TOURNAMENTS**

- CIF Athletic Tournaments may be covered under the CIF if a pre or post season tournament on district property or the LAUSD Self-Insurance program if an LAUSD school is on an approved athletic field trip.
 - Athletic Office verification required for school sponsored tournament
 - Application to Participate in Sanctioned Tournament
 - Application to Host sanctioned Tournament
- Cheerleading (**not a CIF sport**): Requires prior approval for Special Event Activity or a Field Trip

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$5,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	5,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

WAIVERS REQUIRED:

- Participant Waiver
- Vendor/Organizer Waiver

□ **SCHOOL CARNIVALS OR FAIRS INCLUDING ANY PARTICIPATING FOOD VENDORS**

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

WAIVERS & OTHER REQUIREMENTS:

- Participant Waiver
- Vendor/Organizer Waiver
- Comply with the OEH&S Checklist for Carnivals, etc.

□ **INFLATABLE EQUIPMENT**

***Risk Management and OEHS must review and approve inflatable equipment prior to use**

INSURANCE LIMITS:

EVENT ORGANIZER:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

INFLATABLE EQUIPMENT VENDOR:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

GUIDELINES AND WAIVERS:

- some inflatable equipment is unsafe and is not authorized for use on school grounds.
YOU MUST submit pictures or brochures for review and approval by Risk Management and OEH&S.
- Participants Waiver
- Vendor/Organizer Waiver
- OEH&S checklist for Carnivals & Fairs.
- **The Inflatable Equipment Vendor and the Event Organizer, are both required to meet the above insurance limits.**

- If your event is scheduled to host a crowd of more than 100 people, please provide a copy of your security/crowd control plan or a listing of your cadre of volunteers and their designated areas of assignment for approval by Risk Management.
- You may also contact LAUSD School Police to advise that an event is occurring on LAUSD property outside of normal school hours or to inquire on their rates for special events security coverage on District property by calling (213) 625-6631 or (213) 742-8222.
- If any event activities will take place on the adjoining streets surrounding the school, please provide a copy of your Street Closure Permit from the City of Los Angeles.
- Please be advised that the Office of Environmental Health and Safety guidelines prohibit mechanical rides from being placed, located or operated on District property.

□ **FIREWORKS**

INSURANCE LIMITS:

EVENT ORGANIZER

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$3,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	3,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

PYROTECHNIC

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$5,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	5,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

GUIDELINES AND WAIVERS:

- Comply with OEH&S checklist for carnivals and other events.
- Collaborate all event security with LAUSD School Police. Security issues must be addressed and resolved to the satisfaction of the LAUSD school police.**
- Fire Dept. /Fire Marshal coordination
- Organizer Waiver
- Pyrotechnic Waiver

AQUATIC ACTIVITY/SWIMMING POOL

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$3,000,000
Products & Completed Operations	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	3,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

GUIDELINES AND WAIVERS:

- Sufficient lifeguard supervision required
- Waivers may be required
- Specific criteria must be met prior to permitting certain activities such as, but not limited to, kayaking and snorkeling due to risk and safety concerns.**

BOATING ACTIVITY

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$3,000,000
Products & Completed Operations	3,000,000
Personal & Advertising Injury	3,000,000
General Aggregate Limit	3,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

COMMERCIAL AUTO POLICY

Combined Single Limit	\$1,000,000
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WORKER'S COMPENSATION

Employer Liability	STATUTORY \$1,000,000
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GUIDELINES AND WAIVERS:

- Coast Guard Certification
- Life vests

FILMING ON LAUSD PROPERTY (NO STUDENTS INVOLVED)

- Contact **FilmLA** at (213) 977-8600 or Patricia Edgar (213) 977-8618, pedgar@filmla.com

□ **FILMING ON LAUSD PROPERTY (STUDENTS INVOLVED)**

- Contact **FilmLA** at **(213) 977-8600**
- Contact: Patricia Edgar (213) 977-8618, pedgar@filmla.com
- **need parent permission slip and release (Subject to review by the Office of General Counsel)**
- Issues to be addressed:
 - Compensation?
 - Donation?
 - Ask for any and all documentation from organizer requesting to film
 - How many students?
 - How long is the filming?
 - What specific activity is to be filmed?

□ **PROFESSIONAL SERVICE CONTRACTS - BASIC INSURANCE REQUIREMENTS MAY VARY DEPENDING ON CONTRACT REQUIREMENTS AND ACTUAL SCOPE OF WORK.**

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Personal & Advertising Injury	1,000,000
Products & Completed Operations Aggregate	3,000,000
General Aggregate Limit	3,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

COMMERCIAL AUTO POLICY

Combined Single Limit	\$1,000,000
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**All owned, hired and non-owned autos, if no owned autos, only hired and non-owned is required.*

WORKER'S COMPENSATION

Employer Liability	STATUTORY \$1,000,000
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**Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

ERROR'S & OMISSIONS (E&O)

Per Occurrence	\$1,000,000
General Aggregate Limit	\$1,000,000

**Professional Liability coverage is required for all professional services and consulting contracts.*

□ **PURCHASING CONTRACTS - BASIC INSURANCE REQUIREMENTS MAY VARY BASED ON CONTRACT TERMS AND ACTUAL SCOPE OF SERVICES.**

COMMERCIAL GENERAL LIABILITY

General Aggregate Limit	\$3,000,000
Products & Completed Operations	3,000,000
Personal & Advertising Injury	1,000,000
Each Occurrence Limit	1,000,000
Fire Damage (Any One Fire)	100,000
Medical Payments (Any One Person)	5,000

COMMERCIAL AUTO POLICY

Combined Single Limit	\$1,000,000
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**All owned, hired and non-owned autos, if no owned autos only hired and non-owned is required.*

WORKER'S COMPENSATION

Employer Liability	STATUTORY \$1,000,000
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**Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

ERROR'S & OMISSIONS (E&O)

Per Occurrence	\$1,000,000
General Aggregate Limit	\$1,000,000

** Some Purchasing contracts may require **Professional Liability coverage (E & O).***