



Insurance Requirements Matrix

(Recommended Minimum Amounts)

		Certificate Of Insurance	Add'l Insured
Building Contractors			
General Liability	\$5,000,000	X	X
Automobile Liability	\$1,000,000	X	
Workers' Compensation	Statutory	X	*
Employer's Liability	\$1,000,000	Included	
Professional Liability	\$1,000,000	X	
Contractors: Painters, Plumbers, Landscapers, etc.			
General Liability	\$1,000,000	X	X
Automobile Liability	\$1,000,000	X	
Workers' Compensation	Statutory	X	*
Employer's Liability	\$1,000,000	Included	
Environmental Contractors or Consultants			
General Liability	\$1,000,000	X	X
Automobile Liability	\$1,000,000	X	
Workers' Compensation	Statutory	X	*
Employer's Liability	\$1,000,000	Included	
Pollution Liability and/or Asbestos	\$1,000,000		
Asbestos Pollution Liability/or	(occurrence);		
Professional Liability	\$2,000,000 (aggregate)	X	X
Consultants/Professional Service Providers: auditor, Engineer, insurance broker, specified medical Practitioners, etc.			
General Liability	\$1,000,000	X	X
Automobile Liability	\$1,000,000	X	
Professional Liability (other than physicians)	\$1,000,000	X	
Medical Malpractice (doctors, dentists, psychologists)	\$1,000,000	X	
Workers' Compensation	Statutory	X	*
Employer's Liability	\$1,000,000	Included	
Sexual Abuse or Molestation (Working with students)	\$3,000,000	X	X

		Certificate Of Insurance	Add'l Insured
Suppliers and/or Vendors			
General Liability	\$1,000,000	X	X
Automobile Liability	\$1,000,000	X	
Workers' Compensation	Statutory	X	*
Property Insurance	Replacement Value	X	X
Bus Transportation and/or Contractors			
General Liability	\$2,000,000	X	X
Automobile Liability	\$5,000,000	X	
Workers' Compensation	Statutory	X	*
Employer's Liability	\$1,000,000	Included	
Sexual Abuse or Molestation	\$3,000,000	X	
Use of Facilities: Private Citizens, Organization or Non-Business groups etc.			
General Liability	\$1,000,000	X	X
Independent Charter Schools			
General Liability	\$5,000,000	X	X
Automobile Liability	\$5,000,000	X	
School Board Legal Liability	\$5,000,000		
Workers' Compensation	Statutory	X	*
Sexual Abuse or Molestation	\$3,000,000	X	X

***Waiver of Subrogation Required**

Certificates of Insurance shall include the following Information:

Adelanto Elementary School District
11824 Air Expressway
Adelanto, CA. 92301
And California Schools Risk Management

Shall be named as Certificate holder and Additional Insured

Contact Lori McMillen in Purchasing (760-246-8691 or lori_mcmillen@aesd.net) with questions or concerns.

Terminology

Additional Insured: A person or organization not automatically included as an insured under an insurance policy, but for whom insured status is arranged, usually by endorsement. A named insured's impetus for providing additional insured status to others may be a desire to protect the other party because of a close relationship with that party (e.g., employees or members of an insured club) or to comply with contractual agreement requiring the named insured to do so (e.g., customers or owners of property leased by the name insured).

Aggregate Limit: A cumulative limit that applies to all claims with in a given period of time, such as within one year, or within the policy term. For example, if a policy has an occurrence limit of \$1 million and an aggregate limit of \$1 million, the policy could be exhausted by a sequence of losses totaling \$1 million or by one big loss at that moment.

Certificate Holder: An entity which is provided with an insurance certificate as evidence of the insurance maintained by another entity.

Waiver of Subrogation: An agreement between two parties to contract whereby one or both agrees not to (or obligates their insurer not to) pursue legal rights to recovery of a loss. When an insurer pays a loss to its insured, and another party's negligence caused the loss, the insurer usually reserves the right to collect from the negligent party the amount it has paid on the loss. This right is called right of subrogation. When your insurer pays you for damage to your car, then collects from the other party that caused the accident, your insurer is exercising its right of subrogation.

When two parties enter into a contractual agreement, they usually attempt to agree between them as to which party's insurance will cover each type of loss. This agreement may be defeated if the insurer can pay the loss, then collect from the party that intended to transfer the loss through the contract. To prevent this unintended result, contracts will sometimes contain a Waiver of Subrogation provision through which the insurer's right to subrogate will be waived. This requirement must be implemented by a policy endorsement.