



American River College ■ Cosumnes River College ■ Folsom Lake College ■ Sacramento City College

INSURANCE PACKET

1. REVIEW :

_____ Contractor Requirements for public works projects including maintenance

_____ Insurance Requirements for vendors providing onsite or contract services

2. COMPLETE AND RETURN:

_____ Commercial General Liability – Certificate of Insurance

_____ Additional Insured Endorsement – Commercial General Liability

_____ Auto Liability – Certificate of Insurance

_____ Additional Insured Endorsement – Auto Liability

_____ Worker’s Compensation

_____ Workers’ Comp Waiver -per Labor Code 3700 & Business & Professional Code 7125

VENDOR NAME: _____

Email – lrccdpurchase@losrios.edu

Mail – 1919 Spanos Court, Sacramento, CA 95825

Phone - (916) 568-3071

Fax – (916) 568-3145



LOS RIOS COMMUNITY COLLEGE DISTRICT

1919 Spanos Court, Sacramento, CA 95825

Phone (916) 568-3071, FAX (916) 568-3145

Purchasing Department

lrccdpurchase@losrios.edu

INSURANCE REQUIREMENT FOR PERFORMING ON-SITE SERVICES FOR THE LOS RIOS COMMUNITY COLLEGE DISTRICT

All insurance policies shall include additional insured (AI) endorsement naming the Los Rios Community College District, its trustees, officers, employees, agents, inspectors, project managers, consultants, sub consultants, their employees, and each of them, **as additional insured.**

The minimum insurance coverage to be obtained by the Contractor is as follows:

Commercial/Comprehensive General Liability Insurance (Insurance Services Organization, Inc. form GL-00-01, Ed. 11-89 or equivalent); Bodily Injury and Property Damage Liability Insurance for Premises and Operations; Personal Injury for Premises and Operations; Independent Contractors; Incidental Contracts; Contractual Liability; Broad Form Comprehensive General Liability Endorsement (Insurance Services Organization, Inc. form GL-04-04, Ed. 5-81 or equivalent); and Products and Completed Operations which shall be in the amount of not less than a combined single limit of One Million Dollars (\$1,000,000) per occurrence for one or more persons injured and property damaged on an occurrence form insurance policy. The aggregate limit of liability for products and completed operations shall not be less than Three Million Dollars (\$3,000,000) for Type A, Two Million Dollars (\$2,000,000) for Type B and One Million Dollars (\$1,000,000) for Type C. Any combination of General Liability and Excess Liability Coverage can be combined to meet the Aggregate.

Business Automobile Liability Policy Insurance: Protection against loss as a result of liability to others caused by an accident and resulting in bodily injury and/or property damage, arising out of the ownership or use of any automobile (Insurance Serving Organization, Inc. form GA-00-01, Ed. 12-90 or equivalent) the limits of liability shall not be less than One Million Dollars (\$1,000,000) for Type A & B or Five Hundred Thousand Dollars (\$500,000) for Type C combined single limit each accident for bodily injury and property damage combined.

Workers' Compensation and Employers' Liability Insurance: The Contractor shall be a qualified self-insurer or shall carry full Workers' Compensation and Employers' Liability insurance coverage, either through the State Compensation Insurance Fund or a standard approved policy obtained from a licensed insurance carrier for all persons employed, either directly or through subcontractors, in carrying out the work under this Contract in accordance with the "Workers' Compensation and Insurance Act," Division IV thereof. Employers' limits of liability shall be the prevailing statutory limits of liability.

The Contractor shall provide a certificate of insurance and required endorsements to comply with this section at least 15 days prior to commencement of work under this contract. The certificate shall state that LRCCD will be given 30 days notice of any material change or cancellation in coverage.

Los Rios Community College District

TYPES OF CONTRACT SERVICE

A. General Contractors and Specialized Services:

- _____ Aircraft or Air Charter
- _____ Ambulance Services
- _____ Asbestos Abatement
- _____ Food Services and Catering
- _____ General Construction Contracts (Plant or Other Facilities)
- _____ Hazardous Waste Services
- _____ International Study Travel Abroad
- _____ Medical Services (including optical and laboratory)
- _____ Professional Services (Accountants, Actuaries, Architects, Attorneys, Engineers, Financial Services, Insurance, Surveyors)
- _____ Special Events Community Services/Pyrotechnical Displays Transportation Services
- _____ High Voltage Services

B. Building/Grounds and Maintenance Services:

- _____ Building and Grounds Maintenance (Electrical, HVAC, painting, plumbing, roofing, etc.)
- _____ Elevator Maintenance
- _____ Groundskeepers
- _____ Janitor/Custodial
- _____ Special Events Community Services
- _____ Tree Removal/Trimming
- _____ Roadway/Parking Lot Striping

C. Repair, Installation, and Independent Contractors Services:

- _____ Carpet Installation and Cleaning
- _____ Door and Window Services
- _____ Floor Installation, Cost Estimators, Schedule Consultants
- _____ Facilities Planning Consultants, QA Plan Reviewers
- _____ Garage Door Installation, Fence Repairs
- _____ Independent services contracts (grants writers, professional speakers, trainers, and facilitators, report writers, and evaluation/assessment reports)
- _____ Information Technology
- _____ Locksmith Services
- _____ Shower/Tub and Tile Repair

Attachment - C

Los Rios Community College District

INSURANCE COVERAGE AND LIMITS

(Identify the type of contract, reference Attachment A)

| Type of Contract | Comm'l General Liab. | Business Auto Liab. | Professional Liab. | Fire and Extended Coverage for all Risk Prop. | Workers' Compensation |
|---|-------------------------|------------------------|-----------------------|--|--------------------------|
| A, B, OR C | √ | √ | | ** | √ |
| Aircraft | √ | | | | |
| Professional service contract (architects, engineers, doctors)* | √ | ** | √ | | √ |

√ = Coverage normally required in contract situation.

* = License required by governmental agency.

** = Coverage often (but not always) required in contract situation.

| INSURANCE COVERAGE LIMITS | | | | |
|--|----------------------------|---|--|--|
| Coverage | Basis | Type A | Type B | Type C |
| Commercial General Liability (CGL) (Additional Insured) | Occurrence | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| | Aggregate | \$3,000,000 | \$2,000,000 | \$1,000,000 |
| Automobile Liability (AL) (Additional Insured) | Occurrence | \$1,000,000 | \$1,000,000 | \$500,000 |
| Hazardous Waste Hauling w/ MCS 90 Filing (Additional Insured) | Occurrence | \$5,000,000 | \$5,000,000 | \$5,000,000 |
| Workers' Compensation (WC) Employers' Liability (EL) | Statutory Occurrence | Statutory Limit \$1mil/\$1mil /\$1 mil | Statutory Limit \$500,000/\$500,000 /\$500,000 | Statutory Limit \$500,000/\$500,000 /\$500,000 |
| Builders' Risk (BR) | Occurrence | Completed Project Value | | |
| Property | Contract Value | Full Replacement - No Coinsurance | | |
| Professional Liability (PL) (Errors and Omission) | Claims Made * Aggregate | \$3,000,000 \$5,000,000 | N/A | N/A |
| Pollution/Environmental | Occurrence | \$5,000,000 | \$1,000,000 | \$1,000,000 |
| | Aggregate | \$5,000,000 | \$2,000,000 | \$2,000,000 |
| Aircraft Liability | Occurrence | \$5,000,000 | \$5,000,000 | \$5,000,000 |
| | Aggregate | \$10,000,000 | \$10,000,000 | \$10,000,000 |
| * Claims Made | | 5 year tail (ERP) Extended Reporting Period | N/A | N/A |

* Claims Made: Require the retroactive date, if any, precede the commencement of the performance of the contract. Coverage should remain in force for (10) years after completion of work.