

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

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

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

Commercial/Comprehensive General Liability Insurance (Insurance Services Organization, Inc. form GL-00-01, Ed. 11-89 or equivalent) (ISO CG 00 0 1):

- 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)
- 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.
- Any combination of General Liability and Excess Liability Coverage can be combined to meet the Aggregate.

Business Automobile Liability Policy Insurance (Insurance Serving Organization, Inc. form CA 00 0 1 or equivalent):

- 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 the limits of liability shall not be less than One Million Dollars (\$1,000,000) combined single limit each accident for bodily injury and property damage combined.

Workers' Compensation and Employers' Liability Insurance:

- The Vendor/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.
- If no (zero) employees, complete Sole Proprietor form

The Vendor/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

Insurance Type*

A. General Contractors and Specialized Services:

Asbestos Abatement/Environmental/Air Quality
Food Services and Catering
General Construction Contracts
Hazardous Waste Services
High Voltage Services
International Study Travel Abroad
Medical Services (including optical and laboratory)
Professional Services (Accountants, Actuaries, Architects, Attorneys, Engineers,
Financial Services, Insurance, Surveyors, Technology/Cyber/Software as Service)
Special Events, Community Services, Transportation Services
Other (please specify) _____

B. Building, Grounds and Maintenance Services:

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

Repair, Installation, and Independent Contractors Services:

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

*References Insurance Coverage and Limits

The above list is not all inclusive of contract services. The District reserves the right to change limit requirements based on specific services to be performed.

Los Rios Community College District

INSURANCE COVERAGE AND LIMITS

Type of Contract	Comm'l General Liab.	Business Auto Liab.	Professional Liab.	Workers' Compensation
A or B	√	√		√
Professional Service (Architects Engineers, doctors*)	√	√	√	√

√ = Coverage normally required in contract situation

* = License required by governmental agency

INSURANCE COVERAGE LIMITS			
Coverage	Basis	Type A	Type B
Commercial General Liability (CGL) (Additional Insured)	Occurrence Aggregate	\$1,000,000 \$3,000,000	\$1,000,000 \$2,000,000
Automobile Liability (AL) (Additional Insured)	Occurrence	\$1,000,000	\$1,000,000
Workers' Compensation (WC) Employers' Liability (EL)	Statutory Occurrence	Statutory Limit \$1 mil/\$1 mil /\$1 mil	Statutory Limit \$1 mil/\$1 mil /\$1 mil
Professional Liability (PL) Errors and Omission (E&O)	Aggregate	\$2,000,000 \$2,000,000	N/A
**Technology E&O, PL (IT Consultant)	Occurrence Aggregate	\$2,000,000 \$2,000,000	N/A
**Cyber Liability (Vendor)	Occurrence Aggregate	\$2,000,000 \$2,000,000	N/A
Builders' Risk (BR) (Additional Insured Endorsement)	Occurrence	Completed Project Value	
Property (Installation Floater) Install/Delivered	Contract Value	Additional Insured or Loss Payee Full Replacement – No Coinsurance	
Hazardous Waste Hauling w/MCS 90 Filing (Additional Insured Endorsement)	Occurrence	\$5,000,000	\$5,000,000
Pollution/Environmental	Occurrence Aggregate	\$5,000,000 \$5,000,000	\$1,000,000 \$2,000,000
**Technology/Cyber for IT vendors that have access to private/personal information about the District, student, employee, etc.			

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