



## Insurance Guidelines for Non-AISD Entities

The following outlines the insurance requirements for a vendor, contractor or community-based group ("Company") conducting business, events or services on Austin ISD ("District") facilities.

### A. General Requirements:

- 1) Company must ensure the District receives a current, industry-standard ACORD Certificate of Insurance (COI) meeting the District's requirements for itself and/or subcontractors.
- 2) Company shall not commence activities on District facilities until the COI has been reviewed and approved by the appropriate District staff. Approval of insurance by the District shall not relieve or decrease the liability of Company.
- 3) All COIs submitted shall be written by companies licensed to do business in the State of Texas at the time the policies are issued and shall be written by companies with A.M. Best ratings of A-VII or better.
- 4) The "other" insurance clause shall not apply to the District where the District is an additional insured shown on any policy. It is intended that policies required in a contract, covering both District and Company, shall be considered primary coverage as applicable.
- 5) If insurance policies are not written for amounts specified below, Company shall carry Umbrella or Excess Liability Insurance for any differences in amounts specified. If Excess Liability Insurance is provided, it shall follow the form of the primary coverage.
- 6) Company shall at a minimum carry insurance in the types and amounts indicated below for the duration of their activities and during any warranty period. The insurance coverages specified below are required minimums and are not intended to limit the responsibility or liability of the Company.

### B. Specific Requirements:

- 1) **Commercial General Liability Insurance Coverage:** The minimum limit of **\$1,000,000 per occurrence and \$2,000,000 aggregate**. This policy shall cover injury to a participant.
  - a. The policy should contain the following provisions:
    - i. Waiver of Subrogation
    - ii. Endorsement to provide Austin ISD as Additional Insured and notices of cancellation with the following Certificate Holder Information: Austin Independent School District, 4000 S IH-35 Frontage Road, Austin, Texas 78704.



- iii. For vendors having direct contact with Austin ISD students without direct supervision by Austin ISD staff:

Sexual Molestation and Child Abuse (SAM) endorsement \$100,000 minimum limit (coverage is applicable when students/children are inside and/or outside AISD property/facility)

**2) Professional Liability Insurance Coverage:** At a minimum limit of \$1,000,000 per claim, to pay on behalf of the assured all sums which the assured shall become legally obligated to pay as damages by reason of any negligent act, error, or omission arising out of the performance of professional services under a contract. If coverage is written on a claims made basis, the retroactive date shall be prior to or coincident with the date of the contract and the COI shall state that the coverage is claims made and indicate the retroactive date. This coverage shall be continuous and will be provided for 24 months following the completion of the contract.

**3) Worker's Compensation and Employer's Liability Insurance:** Coverage shall be consistent with statutory benefits outlined in the Texas Worker's Compensation Act (Section 401). The minimum policy limits for Employer's Liability are \$500,000 bodily injury each accident, \$500,000 bodily injury by disease policy limit and \$500,000 bodily injury by disease each employee.

- a. The Company's policy shall apply to the State of Texas and include these endorsements in favor of Austin Independent School District:

- i. Waiver of Subrogation

**4) Automobile Liability:** If transporting Austin ISD students, the vendor must have Automobile Liability as follows:

Automobile Liability: Owned, Non-Owned, Hired or Rented with \$1,000,000 Single Limit and Additional Insured in favor of Austin Independent School District.