

INSURANCE REQUIREMENTS

ISD 625 - St Paul Public Schools requires that the following minimum insurance requirements be met by entities entering into contracts with ISD 625 - St Paul Public Schools.

Coverage

Limits

Commercial General Liability (AI)(WS)	\$1,000,000	Each Occurrence
	\$300,000	Damage to Rented Premises Each Occurrence
	\$5,000	Medical Expense Any One Person
	\$1,000,000	Personal and Advertising Injury
	\$2,000,000	General Aggregate Per Project
	\$2,000,000	Products & Completed Operations Aggregate

(Including Completed Operations, Explosion/Collapse/Underground Damage (as appropriate), Operations of Subcontractors Contingent Liability, Broad Form Property Damage. The Commercial General Liability policy must be on a Per Occurrence basis. The Commercial General Liability Aggregate Limit is to apply Per Project.)

Commercial Automobile Liability (AI)(WS)	\$1,000,000	Combined Single Limit
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(Including Hired, Owned, and Non-Owned coverage. Personal automobile policy is acceptable.)

Workers' Compensation (WS)	Statutory
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(Statutory coverage as required by state in which the work is to be performed. If self-employed with no other employees, qualified self-insured, or not required to carry Workers' Compensation, a letter certifying this or a copy of certificate of self-insurance must be provided.)

Employers' Liability	\$500,000	Accident Limit
	\$500,000	Disease – Policy Limit
	\$500,000	Disease – Person Limit

Umbrella/Excess Liability (AI)(WS) (Excess on follows-form basis.)	\$1,000,000	Per Occurrence
	\$1,000,000	Aggregate

Professional Liability (If providing professional service.)	\$1,000,000	Per Wrongful Act
	\$1,000,000	Aggregate

Crime and Fidelity Bond (If handling money or have fiduciary responsibilities for ISD 625 - St Paul Public Schools.)

(AI) = ISD 625 - St Paul Public Schools named as Additional Insured on a Primary and Non-Contributory basis.
(WS) = Waiver of Subrogation in favor of ISD 625 - St Paul Public Schools.

Commercial General Liability, Commercial Auto Liability, and any Umbrella/Excess Liability policies must list ISD 625 - St Paul Public Schools as Additional Insured (AI) on a Primary and Non-Contributory Basis. Additional Insured status applies to Completed Operations as well.

Endorsements are required (see following page).

Commercial General Liability, Commercial Auto Liability, Workers' Compensation, and any Umbrella/Excess Liability policies must provide a Waiver of Subrogation (WS) in favor of ISD 625 - St Paul Public Schools. **Endorsements are required (see following page).**

Any liability limits may be met by using combination of underlying policies with Umbrella/Excess Liability coverage.

The Products and Completed Operations coverage is to be maintained after project completion per requirements of contract agreement with ISD 625 - St Paul Public Schools.

All policies to be purchased from a carrier licensed to do business in the state of Minnesota and carry an A.M. Best rating of A-VII or better.

Certificate Description of Operations area must identify project or indicate "All Products & Services Provided by the Named Insured".

Certificates of Insurance must be on file with ISD 625 - St Paul Public Schools prior to commencement of work. A current certificate is required at all times – including the Completed Operations term. Renewal certificates are to be provided 30 days prior to expiration of certificate on file. Contractor must provide a 30-day Notice of Cancellation to ISD 625 - St Paul Public Schools,

Non-Construction Certificates to be submitted to: ISD 625 - St Paul Public Schools
 District Service Facility
 1930 Como Avenue
 St Paul, MN 55108
 Fax: 651.744.1867 / Telephone: 651.744.1800

Construction Certificates to be submitted through: myCOI Agent Portal (support@mycoitracking.com)

NOTE: If any subcontractors or sub-subcontractors are to be used, those entities must also meet the above insurance requirements.

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Endorsement	Form(s) Required
Commercial General Liability	
Additional Insured (AI)	CG 20 26 04 13 <u>and</u> CG 20 37 04 13 or Equivalent
Primary and Non-Contributory	CG 20 01 04 13 or Equivalent
Waiver of Subrogation (WS)	CG 24 04 05 09 or Equivalent
Aggregate Per Project	CG 25 03 05 09 or Equivalent
Commercial Automobile Liability	
Additional Insured (AI)	Proprietary Insurance Company Form
Primary and Non-Contributory	CA 04 50 11 16 or Equivalent
Waiver of Subrogation (WS)	CA 04 44 10 13 or Equivalent
Workers' Compensation	
Waiver of Subrogation (WS)	Minnesota WC 00 03 13 (no other form is acceptable)
If No Insurance Company Involved	Letter on own company letterhead attesting to that effect, or copy of Certificate of Self-Insurance.
Umbrella/Excess Liability	
Additional Insured (AI)	Propriety Insurance Company Form
Primary and Non-Contributory	Umbrella Policy Form (not acceptable: CU 24 78 11 16 or CX 24 33 11 16)
Waiver of Subrogation (WS)	CU 24 01 09 18 or Equivalent