

District Required Insurance Coverage Types and Amounts
(April, 2019)

Type of Coverage	Basis	Default	Medium Risk	Lower Risk
Required: Commercial General Liability (includes property damage and bodily injury coverage)	Occurrence (Avoid claims made coverage)	\$5M	\$1M	\$1M
	Aggregate	\$10M	\$2M	\$2M
Required: Auto Liability	Occurrence	\$2M	\$1M	\$1M
Required: Workers Comp		Statutory Limits	Statutory Limits	Statutory Limits
Required: Umbrella Coverage			\$3M	\$2M
Cyber Liability for cloud based and on premises software and services				
Cloud based and on premises software and services providers must carry Cyber Liability Coverage in the amounts as follows: with limits not less than \$2,000,000 per occurrence or claim, \$2,000,000 aggregate with a retroactive liability date (if applicable to claims made coverage) the same as the effective date of the contract or earlier. The policy shall contain an Extended Claim Reporting Provision of not less than two years following termination of the policy. Coverage shall be sufficiently broad to respond to the duties and obligations as is undertaken by contractor in this agreement and shall include, but not be limited to, claims involving infringement of intellectual property, including but not limited to infringement of copyright, trademark, trade dress, invasion of privacy violations, information theft, damage to or destruction of electronic information, release of private information, alteration of electronic information, extortion and network security. The policy shall provide coverage for breach response costs as well as regulatory fines and penalties as well as credit monitoring expenses with limits sufficient to respond to these obligations.				
Charter Transportation for Students				
Required: Commercial General Liability	Occurrence (Avoid claims made coverage)	\$1M		
	Aggregate	\$2M		
Required: Auto Liability - \$5M or \$10M based on bus size/ numbers of students – more students=greater coverage	Occurrence	\$5M - \$10M		
Coverage Requirement for Professional Services Agreements				
Errors and Omissions (<i>Typically facilities or IT related contracts only</i>)	Occurrence (Claims Made)	\$10M	\$5M	\$1M
	Aggregate	\$10M	\$5M	\$1M
			5 year tail	3 year tail
Pollution (<i>Typically construction/facilities related contracts</i>)	Occurrence (Claims Made)	\$10M	\$5M	\$1M
	Aggregate	\$10M	\$5M	\$1M

(1) Colleges will determine whether the services to be performed fall into the medium or low-risk category and use the appropriate standard services contract template. Consult the risk guidelines appendix in the District Guidelines to Contracts and Insurance. (2) Note that charter transportation requires higher auto and umbrella limits than other services. (3) Professional Services agreements require Errors and Omissions insurance. (3) Projects of the size or risk level requiring default insurance will typically fall into the construction area and are managed by Facilities Planning and Operations. Consult the District office for projects with the default risk level.