



**LOS ANGELES UNIFIED SCHOOL DISTRICT Division
of Risk Management and Insurance Services
Risk Finance & Insurance Department**

LAUSD INSURANCE GUIDELINES – HEALTH FAIRS

Please use this checklist as a guideline for Health Fair Medical Professionals or vendors in order to safeguard District students, school site administrators, and others. Note that there are unique circumstances that may require additional coverage. If you have any questions regarding the insurance guidelines please contact Risk Finance at (213)241-0329 or email riskfinance@lausd.net.

• **HEALTH FAIRS – MEDICAL PROFESSIONALS**

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Products & Completed Operations Aggregate	2,000,000
Fire Damage (Any One Fire)	50,000
Medical Payments (Any One Person)	5,000

MEDICAL MALPRACTICE

Each Claim	\$1,000,000
General Aggregate	\$3,000,000

ABUSE & SEXUAL MOLESTATION*

Per Occurrence Limit	\$1,000,000
General Aggregate Limit	1,000,000

***Vendors that will be in contact (Non-Incidental) with youth (18 & under) will require Abuse & Sexual Molestation coverage.**

COMMERCIAL AUTO POLICY**

Combined Single Limit	\$1,000,000
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***All owned, hired and non-owned autos must be covered. If there are no owned autos a signed Commercial Auto Liability waiver is required.*

WORKER'S COMPENSATION***

Employer Liability	Statutory \$1,000,000
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****Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

Additional Guidelines and Requirements for Health Fair

- Medical license for all physicians providing medical diagnosis, treatment and advice
- Medical examinations limited to minimally invasive procedures
- All participants need to sign a permission slip and waiver holding LAUSD harmless of any diagnosis given by the physician, organizer, group or medical assistant.
- Self-Insured Retention Programs are subject to District review and approval
- Classrooms cannot be converted for medical exams or treatment due to privacy, health and sanitary concerns.

The Commercial General Liability Policy, Abuse coverage, and the Commercial Automobile Policy must contain an Additional Insured Endorsement & Certificate Holder wording of:

**LOS ANGELES UNIFIED SCHOOL DISTRICT & THE BOARD OF EDUCATION OF
THE CITY OF LOS ANGELES
333 S Beaudry Ave, 28th Floor, Los Angeles, CA 90017**