

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



**LAUSD INSURANCE GUIDELINES – ATHLETICS/TOURNAMENTS**

Please use this checklist as a guideline for athletics and sports tournament leases 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](mailto:riskfinance@lausd.net).

▪ **ATHLETICS – LESSEE/VENDORS**

**INSURANCE LIMITS:**

**COMMERCIAL GENERAL LIABILITY**

Per Occurrence Limit	\$2,000,000*
Products & Completed Operations Aggregate	1,000,000
Personal & Advertising Injury	1,000,000
General Aggregate Limit	4,000,000*
Fire Damage (Any One Fire)	50,000
Medical Payments (Any One Person)	5,000

*\*These limits are required for school year 2018-2019. For school year 2019-2020 the new limits will be \$3million per Occurrence and \$5 million aggregate.*

**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, and hired & non-owned coverage 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.*

- CIF Athletic Tournaments may be covered under the District Self-Insurance program.
  - Athletic Office verification required for school sponsored tournament
  - Application to Participate in Sanctioned Tournament
  - Application to Host sanctioned Tournament
- Cheerleading: Requires prior approval for Special Event Liability Program

Additional Requirements:

- Participant waiver
- Organizer/Vendor waiver

The Commercial General Liability Policy and the Commercial Automobile Policy must contain an Additional Insured Endorsement wording of:

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