



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

LAUSD INSURANCE GUIDELINES –Nonpublic Agency Services

The following are the required insurance coverages for Contracted Nonpublic Agencies (NPA), including those employing Behavior Intervention Implementation (BII) Service Providers:

COMMERCIAL GENERAL LIABILITY*	
Per Occurrence Limit	\$1,000,000
Fire Damage Legal Liability	100,000
Personal and Advertising Injury	1,000,000
General Aggregate Limit	2,000,000
Products & Completed Operations	2,000,000
Medical Payments (Any One Person)	5,000

**No Self-Insured Retention above \$100,000 without prior approval from Risk Management.*

ABUSE & SEXUAL MOLESTATION	
Per Occurrence Limit	\$1,000,000
General Aggregate Limit	1,000,000

COMMERCIAL AUTO POLICY**	
Combined Single Limit (Without Student Transportation Services)	\$1,000,000
Combined Single Limit (With Student Transportation Services)	\$5,000,000

***All owned, leased, hired and non-owned autos need coverage. Umbrella or Excess policies are acceptable to meet the \$5 million limit.*

WORKER 'S COMPENSATION	
Employer Liability - Each Accident Employer	Statutory
Liability Disease - Each Employee Employer	\$1,000,000
Liability Disease - Policy Limit	1,000,000

ERRORS AND OMISSIONS/MALPRACTICE COVERAGE	
Per Occurrence Limit	\$1,000,000
General Aggregate Limit	1,000,000

Additional Requirements:

The Commercial General Liability and Commercial Auto policy(s) 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**

Coverages and limits of insurance may be accomplished through individual primary policies or a combination of primary and excess policies and alternative methods of coverage as approved by the District.

Insurance policies must be issued by companies with an AM Best rating of at least A-. Self-Insured Retention programs with limits above \$100,000 shall be declared in writing and shall include:

- a) **Contractors latest financial statements (10K)**
- b) **Workers Comp Certificate of Insurance**