



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

LAUSD INSURANCE GUIDELINES – PARKING

Please use this checklist as a guideline for parking 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.

▪ **SHORT-TERM LICENSE AGREEMENTS – PARKING LOT**

SELF-PARKING WITH NO VALET SERVICES – LICENSEE, ORGANIZER

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

COMMERCIAL AUTO POLICY*	
Combined Single Limit	\$1,000,000

**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*	Statutory
Employer Liability	\$1,000,000

**Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

PARKING WITH VALET SERVICES – VALET VENDOR

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

COMMERCIAL AUTO OR GARAGE LIABILITY POLICY	
Combined Single Limit	\$1,000,000

GARAGE KEEPER POLICY	
Physical Damage	\$500,000

WORKER'S COMPENSATION	Statutory
Employer Liability	\$1,000,000

The Commercial General Liability Policy 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**