



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

**LAUSD INSURANCE GUIDELINES**

Please use this checklist as a general guideline in order to safeguard District students, school site administrators, and others. 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).

The following insurance limits are being provided for informational purposes only. The actual insurance requirements will be determined by the nature and scope of your activity.

● **SHORT TERM LICENSE AGREEMENTS, CIVIC CENTER & SPECIAL EVENTS LICENSEE, ORGANIZER & VENDORS**

**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

**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
-----------------------	-------------

\*\*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
--------------------	--------------------------

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

**FIDELITY BOND or CRIME COVERAGE\*\*\*\***

Limit (no S.1.R.)	\$50,000
-------------------	----------

\*\*\*\*Booster Clubs, Parent/Teacher Assoc., Org., Student Body Groups, Fundraising Providers handling funds, supplies, equipment or other assets are required to have Fidelity Bond coverage.

The Commercial General Liability Policy, Abuse coverage, 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,  
28th Floor, Los Angeles, CA 90017**

## **Additional Guidelines and Requirements:**

It is important to ensure that any agreements, contracts or request for use of district property include:

- A detailed itinerary, or agenda
- Statement of intent or scope of work
- Vendor list -each vendor will need to show proof of insurance
- Student permission slips with indemnification signed by Parent/Guardian
- All food vendors must submit copies of their Food Handlers Certificate, Health Permit & Copy of their Business License
- Comply with OEHS Checklist for Carnivals and Other Events, and Equipment (including inflatables, stages, etc ... ) Rentals -review and approval
- Different coverage and limits apply to (but not limited to), please review requirements carefully:
  - o Valet Parking
  - o Inflatable & Equipment Vendors
  - o Carnivals, Fairs and Food Vendors
  - o Health Fairs/Medical Professionals
  - o Live Animal Vendors
  - o Athletics
  - o Aquatic/Swimming
  - o Boating Activities
  - o Fireworks
  - o Concerts
  - o Film
- Events with crowds of 100 or more people provide a copy of your security plan or a listing of your cadre of volunteers and their designated areas of assignment.
- Contact LAUSD School Police to advise that an event is occurring on LAUSD property outside of normal school hours or to inquire on their rates for Special Events Security coverage on District Property by calling (213)625-6631 or (213)742-8222.
- If event activities will take place on adjoining streets surrounding the school, please provide a copy of your Street Closure Permit from the City of Los Angeles.
- All Self Insurance Programs need to be reviewed and approved by Risk Management.

## **Additional Insured Endorsement:**

The Commercial General Liability Policy, Abuse coverage, 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**