

**Desert Sands School District  
Risk Management**

Listed below are the minimum liability insurance limits required by Desert Sands Unified School District from all contractors, service providers, vendors, community organizations and tenants.

<u>Type of Exposure</u>	<u>Recommended Coverage</u>	<u>Recommended Minimum Limits*</u>
Construction Service	AL, CGL w/PLCO, WC, BR	\$1,000,000** each construction project needs review
Concessionaires	AL, CGL w/PLCO, WC	\$1,000,000*
Consultants	AL, CGL, PL	\$1,000,000* personal auto liability may be reviewed
Organizations	CGL, WC	\$1,000,000*

**Abbreviations and abbreviated definitions:**

- AL – Automobile Liability - Protection against bodily injury & property damage  
Business Auto Liability - Coverage for owned, non-owned & hired vehicles
- CGL – Commercial General Liability – Protection against bodily injury & property damage - Includes:
  - PD – Property Damage –(Broad Form) Provides coverage arising out of damage caused to another’s property
  - PI – Personal Injury – Provides coverage for false arrest, libel, slander, etc.
  - PLCO – Products Liability & Completed Operations – Provides coverage for damages caused from product that is sold, handled or distributed by vendor, also faulty work completed by contractor
- PL – Professional Liability, Includes:
  - Directors & Officers
  - School Educator Liability
  - Errors & Omissions
  - Malpractice Insurance
- WC – Workers’ Compensation – Statutory protection against injury/illness of employee within the course & scope of employment
  - EL – Employers’ Liability – Coverage for employer for employees’ injury not covered by WC
- BR – Builders’ Risk (Course of Construction)- Protection against loss to buildings in the course of construction, may also include machinery and equipment used and materials incidental to construction
- CR – Cyber Risk – Network security or privacy breaches, web content liability (copyright & trademark infringements) e-commerce, business interruption caused by a computer attack
- PI – Property Insurance – Protects against loss due to damage of owned property, not to be confused with CGL property damage board form

\*The District has flexibility when requiring a liability limit. Instances may arise where it may be appropriate to request higher limits. Risk Management is available to review insurance requirements.

\*\*Construction contracts should require CGL with limits of at least \$5,000,000 per occurrence unless it is a small scaled project. Construction projects may also require Pollution Liability.

All third parties are required to have a current certificate of insurance and an additional insured endorsement naming Desert Sands Unified School District as an additional insured.