

INSURANCE REQUIREMENTS

The Contractor shall procure and maintain throughout the term of the Agreement the following insurance limits and coverage and shall, upon executing an Agreement, provide the District a certificate(s) of insurance evidencing the same, showing that the District and all of its elected school board members, administrators, officers, employees, agents, attorneys, heirs, successors, and assigns, are listed as additional named insureds on all insurance policies except for Contractor's workers' compensation and professional liability policies. The policies of insurance shall be primary and written on forms acceptable to the Board and placed with insurance carriers approved and licensed by the Insurance Department in the State of Georgia and meet minimum financial A.M. Best & Company rating of no less than A:8. Further the contractor will provide copies of all insurance policies required thereunder. No changes are to be made to these specifications without prior written specific approval by the Board.

A. Commercial General Liability Insurance, including Bodily Injury, Property Damage, Personal Injury, Blanket Contractual and Broad Form Property Damage Coverage including Products and Completed Operations, and XCU exposure with combined single limits of not less than \$1,000,000 per occurrence, \$2,000,000 aggregate.

B. Commercial Automobile Liability Insurance, including owned, non-owned, leased and hired motor vehicle coverage with limits not less than \$1,000,000 combined single limit per occurrence for bodily injury and property damage.

C. Worker's Compensation Insurance Statutory limits in accordance with O.C.G.A.34-9-120 et. Seq.

D. Umbrella Liability Insurance with a limit of not less than \$1,000,000 per claim, \$1,000,000 aggregate.

Contractor may satisfy the commercial automobile liability insurance policy requirement by having a commercial general liability that includes automobile coverage with limits equal to those required of a separate commercial automobile liability insurance policy. If Contractor cannot obtain automobile liability insurance because it does not own any vehicles of its own, it can satisfy the auto insurance coverage by having a non-owned and hired motor vehicle coverage endorsement for its commercial general liability insurance policy.

Other additional insurance coverage types may be required dependent upon the nature of the services and/or goods identified in the solicitation document.