

SISC II

OWNER'S INSTRUCTIONS FOR INSURANCE

1. In the absence of contrary written instructions from the Owner, the Contractor at the Contractor's expense shall obtain and maintain insurance at all times during the prosecution of the Contract, in companies and through agencies approved by the Owner, and with limits not less than those stated hereinafter.
2. Acceptance of the Certificates of Insurance shall not relieve or decrease the liability of the Contractor.
3. The Insurance required must be written by a Best Key Rating Guide "A" or better rated carrier admitted to write insurance in the state where the work is located at the time the policy is issued.
4. Certificates of Insurance shall be submitted in triplicate and shall contain transcripts from the policies authenticated by the proper office of the Insurer evidencing, in particular, those insured, the extent of the insurance, the location of and the operations to which the insurance applies and (30) day NOTICE OF CANCELLATION of the policy.
5. All Contractors' insurance policies shall name the Owner and its agents as additional insureds.
6. Insurance coverages shall not be less than the following:
 - a. Workers' Compensation
 1. State workers' compensation statutory benefits—policy limits of not less than \$2,000,000.00.
 2. Employer's Liability—policy limits of not less than \$1,000,000.00.
 - b. Commercial General Liability coverage must be written on an occurrence as v. a claims made form with policy limits of not less than \$1,000,000.00 per occurrence and \$2,000,000.00 aggregate per project on BI (bodily injury) and PD (property damage) and include coverage for the following:
 1. Premises—operations
 2. Contractual liability
 3. Products
 4. Completed operations
 5. Broad form PD and including X,C and U coverage
 6. Personal injury
 7. Owners, contractors protective

- c. Comprehensive Auto Liability insurance with limits of not less than \$1,000,000.00 CSL, BI and PD, including coverage for owned, non-owned and hired autos.

- d. Bonds
 - 1. U.S. Treasury listed
 - 2. CA admitted
 - 3. Bonding capacity equal to or greater than project scope

- e. Asbestos Abatement
 - 1. Must be occurrence coverage v. claims made coverage.
 - 2. \$1,000,000.00 per occurrence with not less than \$2,000,000.00 annual aggregate limits required.
 - 3. Certificates of insurance must specify “asbestos abatement”.

- f. Course of Construction (COC)/Builders Risk Insurance
 - 1. On new construction for which the school district is acting as its own construction manager, a COC endorsement can be added to the member district’s property policy through SISC II.

 - 2. When a general contractor is used on new school construction, the contractor shall effect and maintain Builders Risk coverage through a Best Key Rating Guide “A” or better rated property carrier with limits equal to 90% of the insurable value of the project. Such coverage shall include contractor’s interest in items of labor and materials connected therewith whether in or adjacent to the structure insured, materials in place or to be used as part of the permanent construction, including surplus materials, shanties, protective fences, bridges, or temporary structures, miscellaneous materials and supplies incident to the work, and such scaffolding, staging, towers, forms and the equipment as are not owned or rented by the Contractor, the costs of which are included in the cost of the work. Such insurance shall be maintained for the life of the contract.