







Insurance Requirements and Limits Matrix

Insurance Categories

	Workers' Sexual Abuse and Garage							
	General Liability	Automobile	Compensation	Molestation (Students or Minors)	Professional Liability	Cyber	Keeper Liability	Umbrella
ISDONSORED/ LICENSE	\$1M/Occurrence \$2M Aggregate		Statutory (\$1M Employer's Liability)	\$1M/Occurrence \$1M Aggregate (Only if students are present on-site or virtually)	\$1M/Occurrence \$1M Aggregate (Required for consulting/professio nal services, e.g. Professional Development)	\$1M/Occurrence \$1M Aggregate (Required when there is the collection and sensitive data, software development, District network access, etc., or if Data Use Agreement has been established)	\$500K for physical damage if valet services are provided	Only if needed to meet required limits. 'Follow Form' statement required
Attiletics	\$5M/ Occurrence \$5M Aggregate	maintain hired/non-owned coverage)	Statutory (\$1M Employer's Liability)	\$1M/Occurrence \$1M Aggregate (ONLY if students are present)	N/A	N/A	N/A	Only if needed to meet required limits. 'Follow Form' statement required
	\$1M/Occurrence \$3M Aggregate	automobiles) \$5M Combined Single Limit if transporting	Statutory (\$1M Employer's Liability)	\$1M/Occurrence \$2M Aggregate (Only if students are present on-site or virtually) Consult w/Risk Management for events that are District/Region wide	\$1M/Occurrence \$2M Aggregate Consult w/Risk Management for events that are District/Region wide	\$1M/Occurrence \$2M Aggregate Consult w/Risk Management for events that are District/Region wide	N/A	Only if needed to meet required limits. 'Follow Form' statement required
I BEIOW \$25UK ADD/OF 12 MODERS	\$1M/Occurrence \$2M Aggregate	owned automobiles) \$5M Combined Single	Statutory (\$1M Employer's Liability)	\$1M/Occurrence	\$1M/Occurrence \$1M Aggregate Consult w/Risk Management for events that are District/Region wide	\$1M/Occurrence \$1M Aggregate Consult w/Risk Management for events that are District/Region wide	N/A	Only if needed to meet required limits. 'Follow Form' statement required

ATTENTION!: Insurance Requirements and Limits are Subject to Change at LAUSD's Discretion, After Evaluation of Contractor's Scope of Work Automobile: If there are no business-owned automobiles, a signed Commercial Auto Liability waiver is required.

Workers' Compensation (WC): Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.

Certificate Holder (Primary & Non-Contributory)

Automobile	Must be written as: 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	Cyber		
General Liability		Professional Liability	Must be written as: Los Angeles Unified School District & The Board of Education of the City of	
Sexual Abuse and Molestation (Students or Minors)		Workers' Compensation	Los Angeles 333 S Beaudry Ave 28th Floor Los Angeles, CA 90017	