



COVERAGE LIMITS FOR REQUIRED INSURANCE COVERAGE

This table describes the minimum liability insurance limits the District should require from all contractors, suppliers and tenants. The required limits should be sufficient to adequately protect the public and the District. Aggregate limits shall be doubled.

COVERAGE REQUIREMENTS – MINIMUM LIMITS (Per Occurrence)

Type of Exposure		Recommended Coverage	Recommended Minimum Liability Limit**
I.	CONTRACTS		
	Construction	BAL, CGL, CL, PRL, WC	\$2,000,000
II.	SERVICE CONTRACTS		
	a. Equipment Rental	BAL, CGL, CL, WC	1,000,000
	b. Janitorial	CGL, CL, WC	1,000,000
	c. Movers	BAL, CGL, CL, WC	1,000,000
	d. Tow service	BAL, CGL, CL, WC	1,000,000
	e. Tree maintenance	BAL, CGL, CL, WC	1,000,000
	f. Welding service	CGL, CL, PRL, WC	2,000,000
	g. Architects/Engineers/Consultants	CGL, CL, PL, WC	2,000,000
III.	CONCESSIONAIRES & VENDORS		
	a. Food & beverage-no liquor	CGL, CL, PRL	1,000,000
	b. Food & beverage-including liquor	CGL, CL, PRL, LL	2,000,000
	c. Boats	CGL, CL, PRL, WL	1,000,000
	d. Fireworks exhibits	CGL, CL, PRL	2,000,000
	e. Gift shops	CGL, CL	1,000,000
	f. Parking	BAL, CGL, CL, PRL, CL, GKLL	1,000,000 Depends on number & value of autos
	g. Office space	CGL, CL	1,000,000

COVERAGE REQUIREMENTS – MINIMUM LIMITS (continued)

Type of Exposure		Recommended Coverage	Recommended Minimum Liability Limit**
IV.	COMMUNITY ORGANIZATIONS/GROUPS/SCHOOLS		
	a. Alcoholism programs	BAL, CGL, CL, PL	\$1,000,000
	b. Child care center	BAL, CGL, CL, PL	1,000,000
	c. Rehabilitation programs	BAL, CGL, CL, PL	1,000,000
	d. Public/Private Schools	CGL, PL, AL	1,000,000
	e. Recreational activities	CGL, PL, AL	1,000,000
	1. Baseball	CGL, CL	1,000,000
	2. Football	CGL, CL	1,000,000
	3. Swimming	CGL, CL	1,000,000
	4.		

IMPORTANT!!!

ADDITIONAL INSURED ENDORSEMENT REQUIREMENTS

The Additional Insured Endorsement must insure the District, its Board of Trustees, agents and employees, volunteers, individually and collectively, from and against all costs, losses, claims, actions, and judgments arising from personal injuries, including injuries to vendors' employees and agents, property damage or otherwise, that may arise from or be alleged to be caused in any way by the vendor providing products or services.

“SANTA MONICA COMMUNITY COLLEGE DISTRICT, ITS BOARD OF TRUSTEES, AGENTS, EMPLOYEES, AND VOLUNTEERS ARE INCLUDED AS ADDITIONAL COVERED PARTY”.