



## Agency Insurance Requirements

Below are the LGS Recreation, hereinafter referred to as "Agency", Contractor Insurance Requirements. Please provide this check sheet to your insurance agent for proper documentation. Each checked item below is required from you as an Independent Contractor to teach with the Agency. Please note that depending on the service you provide, you may not need to fulfill all listed items. Once you have all the necessary insurance documents ready, please submit to the Agency for review and approval.

### 1) Certificate of Insurance (COI): Language on the COI must include items below for any checked boxes a,b,c,d:

- **Contractors Name and Address.** Box on the top left- Name & Address must match the Legal Business Name on your contract.
- **Policy Number.** This number must match policy number on endorsements.
- **Certificate Holder.** Box on the lower left.- The Agency – LGS Recreation is to be named as the Certificate Holder. Address: 208 E. Main Street, Los Gatos 95030. LGS Recreation (The Agency Business Mailing Address) OR 123 E. Main St.
- **Description of Operation.** Nothing written here provides any coverage. Must have endorsements attached to the COI-Certificate of Insurance. This box should be used to identify the contract information, location of use, program, etc. Left blank is okay. Stating endorsement coverage in the Description of Operations box does not confer any rights to the policy holder or LGS Recreation. Endorsements must be provided.

- a)  **Commercial General Liability - (COI):** Required for all contractors. Minimum coverage limits of \$1,000,000 per occurrence and \$2,000,000 aggregate. Commercial General Liability Insurance shall protect the Contractor and The Agency from all claims of bodily injury, property damage, personal injury, death, advertising injury, and medical payments arising out of, connected with or resulting from performing any portion of the Services. Broader Coverage/Higher Limits Applies. If the Contractor maintains broader coverage and/or higher limits than the minimums required herein, the Agency requires and shall be entitled to the broader coverage and/or higher limits maintained by the Contractor. If Contractor has Professional Liability-see your LGS Supervisor.
- b)  **Workers' Compensation and Employers Liability - (COI):** Required when the Contractor Employs any party or person regarding Contractor's operations under this contract. Worker's Compensation Insurance as required by the California Labor Code and employer's liability with a minimum coverage limits of \$1,000,000 per occurrence. OR Contractor will require any Subcontractor working under the Contractor to maintain and verify insurance meeting all the requirements stated herein, and contractor shall ensure that Agency, its board members, employees, and volunteers are named additional insureds on insurance required from subcontractors.
- c)  **Automobile Liability** - Contractor shall maintain Automobile Liability insurance with limits of not less than \$1,000,000 per accident if the Contractor, its employees, or subcontractors transport Agency personnel, participants, or property. Such insurance shall cover owned, hired, and non-owned vehicles used in connection with the services. Evidence of coverage shall be provided upon request. For all other services, the Agency does not require Automobile Liability insurance and assumes no responsibility for any vehicle use, which shall be at the Contractor's sole risk.
- d)  **Abuse & Molestation Coverage** - Required for Contractor providing private lessons or required to work alone at ANY time with minors 17 years and younger must submit Molestation/Abuse coverage. **Required for all Youth Aquatics Programs.** Minimum coverage limits of \$1,000,000 per occurrence/\$3,000,000 aggregate. This coverage pays for damages due to injury arising from physical abuse sexual misconduct or sexual molestation. Limits may be met by primary plus excess layered limits, including an umbrella policy, subject to approval of Agency.

### 2) Endorsements below must accompany insurance policy:

- e)  **Additional Insured Endorsement:** Required for General Liability Policies. Naming the Agency, the governing board, employees, and agents as additional insured OR As required by written contract or agreement.
- f)  **Primary Non-Contributory Endorsement:** Required for General Liability Policies. Contractors insurance is primary to any insurance or self-insurance of the Agency,
- g)  **Waiver of Subrogation for General Liability** Waiver of transfer of rights of recovery against others to us. Contractors insurance will waive its right to recover losses against the Agency.
- h)  **Waiver of Subrogation for Workers Comp:** Contractors with Employees will waive its right to recover losses against the Agency.
- i)  **30-Day Cancellation:** Contractors insurance provides the Agency with a 30 day notice of cancellation/non-renewal of the policy (if available from the Insurance carrier). For Both General Liability & Workers Comp Policies.