



Pleasant Valley Recreation & Park District Liability Insurance Requirements Contract Instructors

Pleasant Valley Recreation and Park District (PVRPD) requires evidence of insurance coverage documents, for the duration of any agreement term, a minimum of thirty (30) days prior to an agreement effective date or event, if specified.

1. Certificate of Insurance (COI)

- **Commercial General Liability (CGL):** Insurance Services Office Form CG 00 01 covering CGL on an “occurrence” basis, including products and completed operations, property damage, bodily injury, and personal & advertising injury with limits no less than **\$1,000,000** per occurrence, **\$2,000,000** aggregate for activities with a Low Risk Designation and **\$2,000,000** per occurrence, **\$4,000,000** aggregate for activities with a High Risk designation. **PVRPD determines the risk designation.** If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 or 25 04) or the general aggregate limit shall be twice the required occurrence limit.
- **Automobile Liability:** Required if instructor drives their vehicle onto District Property other than for parking (i.e. pulling on the sidewalk or grass to unload equipment). ISO Form Number CA 00 01 covering any auto (Code 1), or if Contractor has no owned autos, hired, (Code 8) and non-owned autos (Code 9), with limit no less than **\$1,000,000** per accident for bodily injury and property damage.
- **Workers’ Compensation:** Applicable if the Instructor has Employees as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease. **If the Instructor does not have employees, Instructor fills out an exemption form provided by PVRPD.**
- **Sexual Abuse and Molestation (SAM):** *Required if the Instructor works with minors* - If the CGL policy is not endorsed to include affirmative coverage for sexual abuse or molestation and the work will include contact with minors, Contractor shall obtain and maintain a SAM policy covering with a limit no less than **\$1,000,000** per occurrence or claim.
- **Insured:** Must match entity named within the agreement.
- **Insurer’s Affording Coverage:** Must have an assigned policyholders’ Rating of A- (or higher) and Financial Size Category Class VII (or larger) in accordance with the latest edition of Best’s Key Rating Guide, unless otherwise approved by the District.
- **Policy Effective/Expiration Date:** Must cover dates of service or event.
- **Description of Operations:** Must read "Pleasant Valley Recreation and Park District, its elected and appointed officials, agents, volunteers, and employees are listed as an Additional Insured." Include address, date, and name/type of event or description of project.
- **Certificate Holder:** Must read “Pleasant Valley Recreation and Park District 1605 Burnley Street, Camarillo, CA 93010” *(No abbreviations accepted)*

2. Additional Insured Endorsement (AIE) – Must include or state the following:

- **Policy Number:** Must match policy numbers on COI.
- **Additional Insured: Designated Person or Organization:** Must state “This endorsement changes the policy.”
- **Schedule: Name Of Additional Insured Person(s) or Organization(s):** Must read ““Pleasant Valley Recreation and Park District, its elected and appointed officials, agents, volunteers, and employees.”

3. Notice of Cancellation – A cancellation clause shall state the following: “Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will mail 30 days written notice to the certificate holder named.”

PVRPD reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances. Coverage limits listed above are to be considered minimum coverage, PVRPD reserves the right to require higher limits and additional coverages at its discretion. If the Contractor maintains broader coverage and/or higher limits than the minimums shown above, PVRPD requires and shall be entitled to the broader coverage and/or the higher limits maintained by the contractor. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to PVRPD.