



**SAN DIEGO  
COMMUNITY COLLEGE  
DISTRICT**

City College • Mesa College • Miramar College  
College of Continuing Education

# INSURANCE REQUIREMENTS

A certificate of insurance and endorsement signed on behalf of the insurer, by its authorized representative, is required prior to final execution of the contract or purchase order. San Diego Community College District, reserves the right to require additional insurance levels based on the work or service being performed. Refer to the sample below for coverage and required language in the description of operation box.

## SAMPLE CERTIFICATE OF INSURANCE AND ADDITIONAL INSURED POLICY ENDORSEMENT

ACORD®		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY)	
<b>PRODUCER</b> INSURANCE AGENT NAME INSURANCE AGENT ADDRESS		THIS CERTIFICATION IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			
<b>INSURED</b> INSURED NAME INSURED ADDRESS		<b>INSURER:</b> INSURANCE COMPANY NAME(S) NAIC #			
		INSURER A:			
		INSURER B:			
		INSURER C:			
		INSURER D:			
		INSURER E:			
<b>COVERAGES</b>					
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
INSR ADDL LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	POLICY NUMBER	CURRENT	POLICY PERIOD	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	POLICY NUMBER	CURRENT	POLICY PERIOD	COMBINED SINGLE LIMIT \$ 1,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG
	<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE \$ RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	POLICY NUMBER	CURRENT	POLICY PERIOD	WC STATUTORY LIMITS OTH ER \$ 1,000,000 E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	OTHER				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS San Diego Community College District, its officers, employees, and agents as additionally insured.					
<b>CERTIFICATE HOLDER</b>			<b>CANCELLATION</b>		
San Diego Community College District 3375 Camino del Rio South San Diego, CA 92108			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE		
ACORD 25 (2001/08)			© ACORD CORPORATION 1988		

### Coverage Limits

#### General Liability

- \$1,000,000 per occurrence
- \$2,000,000 aggregate

#### Automobile Liability

- \$1,000,000 per occurrence

#### Workers Compensation and Employers' Liability

- \$1,000,000 CA minimum

#### Description:

San Diego Community College District, its officers, employees, and agents named as additionally insured.

#### Insurance Company:

Must be licensed to do business in California.

#### Subrogation Waiver:

Each required policy must include an endorsement that the insurer agrees to waive any right of subrogation it may have against District or the District's insurers.

# SAMPLE CERTIFICATE OF INSURANCE AND ADDITIONAL INSURED POLICY ENDORSEMENT

<p>POLICY NUMBER: <span style="float: right;">COMMERCIAL GENERAL LIABILITY</span></p> <p style="text-align: center;"><b>THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.</b></p> <p style="text-align: center;"><b>ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION</b></p> <p>This endorsement modifies insurance provided under the following:</p> <p style="text-align: center;">COMMERCIAL GENERAL LIABILITY COVERAGE PART.</p> <p style="text-align: center;"><b>SCHEDULE</b></p> <p><b>Name of Person or Organization:</b></p> <div style="background-color: #e0e0e0; padding: 5px; border: 1px solid #ccc;"><p><b>San Diego Community College District, its officers, employees, and agents.</b></p></div> <p><small>(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)</small></p> <p><small>WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule as an insured but only with respect to liability arising out of your operations or premises owned by or rented to you.</small></p> <p style="font-size: small; margin-top: 20px;">CG 20 26 11 85 <span style="float: right;">Page 1 of 1    □</span></p>	<p><b>Name of Person or Organization:</b></p> <ul style="list-style-type: none"><li>• San Diego Community College District, its officers, employees, and agents named as additional insured</li></ul>
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**Possible supplemental Insurance requirements:**

- **Transporting minors:** must provide abuse/molestation coverage for the same limits as general liability.
- **Transportation Automobile:** \$5M per occurrence
- **Construction Projects:** \$2M per occurrence & \$4M aggregate.
- **Abuse/Molestation:** \$1M per occurrence and \$2M aggregate.
- **Professional Firms:** Professional Liability Insurance including Errors and Omissions in the amount of \$1M CSL, \$2M aggregate occurrences, such as Architects, Engineers, Legal Firms, Consultants, etc...