



COMMUNITY UNIT
SCHOOL DISTRICT
World-Class Schools Serving Caring Communities

Oswego Community Unit School District #308 Certificate of Insurance Requirements

All Contractors, Manufacturers/Distributors, and Suppliers shall be required to carry and evidence insurance coverage with a standard ACORD Certificate of Insurance with minimum limits applicable.

1. Minimum Insurance Requirements and Limits

	Coverage	Limits	
A.	Automobile Liability	\$1,000,000	Combined single limit
B.	Commercial General Liability*	\$1,000,000	Per occurrence
		\$2,000,000	General aggregate
C.	Workers' Compensation	\$500,000	Per Accident
	(Employers' Liability)	\$500,000	Disease Limit
		\$500,000	Each Disease
D.	Umbrella Liability	\$1,000,000	Limit

*All Commercial General Liability policies must include Blanket Contractual coverage and Broad Form Vendors' Liability coverage.

2. Additional Insured and Broad Form Vendors' Liability in favor of the District. Community Unit School District 308 must be named as an Additional Insured with the following wording appearing on the Certificate of Insurance:

Community Unit School District 308 is added as Additional Insureds, when required by written contract, on the General Liability and Auto Liability on a primary and non-contributory basis. A Waiver of Subrogation in favor of the Additional Insureds applies to the Workers' Compensation and General Liability policies, when required by written contract and where allowed by law. Umbrella follows form over the underlying liability with regards to coverage, terms and conditions, Additional Insured, and Waiver of Subrogation.

3. Workers' Compensation and General Liability Waiver of Subrogation in favor of the school district.

4. Cancellation or Alteration

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions,

5. Insurance Certificates

- A. Must be submitted ten (10) days prior to any work being performed to allow review of certificates.
- B. Certificates not meeting requirements must be revised and resubmitted within fifteen (15) days or the subcontractor will not be allowed on the jobsite.

6. Minimum Insurance Carrier

All contractors, manufacturers/distributors, and suppliers' insurance carriers must comply with the minimum A.M Best rating of A-, VI for all insurance carriers.