INSURANCE REQUIREMENTS

Any paying or non-paying groups authorized to use a district facility shall provide certificates of insurance evidencing all policies and endorsements required by this section.

1. No facility use will be allowed until all requirements of this section have been approved by the district in writing.

2. Insurance policies and certificates shall contain a provision that at least 30 days’ prior written notice shall be given to the district in the event of cancellation, coverage change or non-renewal.

3. Insurance shall be underwritten by a company rated not less that A-X in the “A.M. Best’s” latest published guide.

4. **The district shall be named an “additional insured” and a “waiver of subrogation” by endorsement on the CGL and umbrella liability.**

GENERAL LIABILITY INSURANCE

1. Workman’s compensation as required by statutory provisions.

2. Commercial general liability insurance (occurrence basis only)
   - Bodily Injury & Property Damage
     - Each occurrence: $1,000,000.00
     - General aggregate: 2,000,000.00
   - Products/Completed Operations
     - Aggregate: 2,000,000.00
   - Personal & Advertising Injury
     - Occurrence: 1,000,000.00
   - Fire Damage, Legal Liability
     - Any one fire: 100,000.00
   - Medical Expenses
     - Any one person: 5,000.00

3. Business (commercial) automobile liability insurance:
   - (Covering all owned, non-owned and hired vehicles)
     - Bodily Injury
       - Each person: 1,000,000.00
     - Property Damage
       - Each accident: 500,000.00
       - Each occurrence: 1,000,000.00

#2 and #3 above: No deletions/exclusions from standard coverage form are allowed without written consent from Hurst-Euless-Bedford Independent School District.

AUTOMOBILE LIABILITY INSURANCE

UMBRELLA LIABILITY INSURANCE (EXCESS)

Umbrella Liability Insurance - $1,000,000.00

1. The umbrella policy will follow the General Liability policy.

2. This policy shall provide coverage over the workman’s compensation, commercial general liability and business automobile liability policies.

**NOTE: Insurance Certificate must list “Hurst-Euless-Bedford ISD” as the Certificate Holder and the “Additional Insured” and “Waiver of Subrogation “as required above. The address for the district is 1849 Central Dr, Bedford TX 76022**