# RANCHO MURIETA COMMUNITY SERVICES DISTRICT

Category:	Finance	<b>Policy</b> # 2012-03
Title:	District Insurance Requirements	

### **PURPOSE**

Rancho Murieta Community Services District (District) requires all vendors to maintain insurance, at coverage levels no less than specified herein, during the term of any and all contracts.

### **BASIC POLICY AND GUIDELINES**

## **General Liability**

\$1,000,000 per occurrence for bodily injury, personal injury and property damage. General Liability insurance shall endorse District as an additional insured party.

# **Automobile Liability**

\$1,000,000 per accident for bodily injury and property damage. Automobile Liability insurance shall cover "any" vehicle.

# Workers' Compensation and Employer's Liability

Workers' Compensation limits as required by the labor Code of the State of California. Employer's Liability limits of \$1,000,000 per accident for bodily injury or disease.

Acceptability of Insurers: All insurance must be placed with insurers with a current A.M. Best financial rating no less than A-VII, licensed to do business in California, and satisfactory to the District.

The insurance requirements specified in this policy are minimum requirements only. The District may require higher limits of liability or other additional insurance coverage when deemed by the District, in its sole discretion, to be in the District's best interest.

All insurance documents must be submitted and approved by the District's Director of Administration prior to execution of any Agreement with Rancho Murieta Community Services District.

Approved by Rancho Murieta Community Services District's	
Board of Directors	March 21, 2012