

RANCHO MURIETA COMMUNITY SERVICES DISTRICT

Category:	Finance	Policy # 2020-02
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

\$2,000,000 per occurrence and \$4,000,000 aggregate for bodily injury, personal injury and property damage, and advertising injury. General Liability insurance shall endorse the 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.

Professional Liability*

Professional Liability of \$1,000,000 per claim.

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 executing any Agreement with the Rancho Murieta Community Services District.

Approved by Rancho Murieta Community Services District's Board of Directors	October 21, 2020
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* Required only if Contractor is a licensed engineer, land surveyor, geologist, architect, doctor, attorney, or accountant.