



Insurance Requirements for Vendors

Last Updated: November 2023

General Terms & Conditions

Duration of Insurance

All insurance required by FCPS shall be maintained during the entire length of any event or project, including any extensions, and until all service and work have been completed to the satisfaction of FCPS.

Coverage as Additional Insured

FCPS shall be covered as an additional insured under all insurance required by the District. Confirmation of this shall appear on all certificates of insurance and all applicable policies. FCPS shall be given no less than 30 days' notice of any insurance cancellation, changes, or renewals.

Insurance Provider Ratings

Regardless of risk, companies providing insurance for vendors must have an A.M. Best company rating not less than "A" and be in a financial size category not less than Class IX.

Minimum Insurance Requirements

Commercial General Liability Insurance

Not less than \$1,000,000 for bodily injury and property damage and \$2,000,000 annual aggregate. The following specific extensions of coverage shall be provided and indicated on the certificate of insurance: premises operations, contractual, completed operations, property damage, and personal injury.

Worker's Compensation Insurance

Workers compensation and employer's liability insurance to cover every vendor employee who is or may be engaged in work on FCPS projects with the following limits: Workers' Compensation coverage with Statutory limits and Employers' Liability coverage with a minimum of \$500,000 combined single limit.

Automobile Liability Insurance

Vendor automobile liability insurance must be provided when vendor uses any vehicle (including any auto, hired autos, and non-owned autos) during the engagement of services for FCPS and/or if vendor vehicles will be on FCPS property with the following limits: combined single limit of \$1,000,000.00 per occurrence.

Approved charter bus vendors must maintain a minimum of \$5,000,000 combined single limit for automobile liability coverage.

Additional Insurance Coverage as Required

Broad Form Property Coverage

This shall cover all equipment, hoists, and vehicles used on the site/sites. Policy coverage must be on an occurrence basis. Amounts and use vary between solicitations and projects.

Professional Liability (Errors and Omissions) Insurance

Professional liability insurance may be required when the District engages the services of a licensed professional to perform contractual work. Amounts and use vary between solicitations and projects.

Cyber Risk Insurance

Cyber Risk insurance may be required of a vendor who may access or store protected data in accordance with the performance of their services. It should provide protection for not only malicious behavior but also error of vendor employees. Amounts and use vary between solicitations and projects.