

No.	Standard Insurance Requirements for Goods and Services
(1)	Colorado Workers' Compensation insurance - Statutory (coverage A)
(2)	Employer's liability insurance - \$1,000,000 (coverage B)
(3)	Commercial automobile liability insurance covering claims for injuries to members of the public and/or damages to property of others arising from the use of motor vehicles, with a \$2,000,000 combined single limit for bodily injury and property damage liability. Coverage should apply to any auto.
(4)	Commercial liability insurance covering claims for injuries to members of the public or damage to property of others (including Products and Completed Operations) arising out of any negligent act or omission of the Contractor or any of its employees, agents, or subcontractors. The policy shall be an occurrence form, with the following limits: \$2,000,000 Each Occurrence, premises and operations \$2,000,000 Products and completed operations \$2,000,000 Personal and Advertising injury \$2,000,000 General Aggregate (aggregate limits must be maintained by contract-the District to be advised of erosion of limits) \$2,000,000 liability assumed under insured contract, including defense costs. \$50,000 fire damage, any one fire. \$5,000 medical payments (any one person)
(5)	The District must be named as an Additional Insured on the automobile and general liability coverage's. For construction contracts, also request that the Commercial General Liability "Additional Insured" provision extend to completed operations.
(6)	Professional liability insurance - (architects and engineers) with limits of \$2,000,000/\$2,000,000 aggregate. Since aggregates are standard on these policies, the higher limit is recommended. " Claims made" policies should be required to be ongoing by contract or contain an extended reporting provision of at least (2) years.
(7)	The policies must contain a waiver of subrogation on behalf of the District.
(8)	All certificates must state that the carrier will provide the District with a minimum of (30) day's notice of cancellation or non-renewal of the policies.
(9)	Nothing in contract or insurance requirement waive or intend to waive the monetary limitations or any other rights, immunities, and protections provided by the Colorado governmental Immunity Act, 24-10-101 et seq., as from time to time amended, or otherwise available to the District or its officers, employees, agents and volunteers.
(10)	All insurance carriers must have an AM Best rating of A-VIII or better.
(11)	Depending on the potential for direct/indirect loss, projects with a dollar value less than \$250,000, \$1million limits of liability may be acceptable.
Non-Standard Risks That Require Special Handling	
	Requirements for non-standard risk projects will be evaluated by Risk Management and Director of CM. It is not the size of the project, but the potential for direct and indirect loss. Examples: Waste management and other pollution related exposures Asbestos abatement Boiler maintenance Elevator maintenance Projects outside Colorado Design professionals (i.e. Software developers) Bus charters *Contact Risk Management *For large projects obtain the policies.