

DISD MINIMUM INSURANCE COVERAGE

The Contractor shall not commence work on Damon Independent School District Property until the minimum insurance coverage as required in this provision has been obtained and evidence of insurance has been submitted to the School District. Required insurance coverage must be written by an insurance company licensed to conduct business in the State of Texas, or listed as an eligible surplus lines carrier, as determined by the Texas Department of Insurance. In addition, the School District may consider the A.M. Best Rating of the insurance company to determine the company’s acceptability to the School District.

An original certificate of insurance confirming insurance coverage must be submitted to the School District no later than fourteen (14) calendar days prior to the date the portable classroom building is to be moved.

Contractor shall obtain and maintain insurance, with the exception of Worker’s Compensation and Employer’s liability coverage, with the Damon Independent School District named as an additional insured. For Worker’s Compensation and Employer’s Liability the Contractor will provide and maintain this coverage, and waive subrogation in favor of the Damon Independent School District. The certificate(s) of insurance provided the Damon Independent School District by the contractor must reflect the above-stated requirements.

Insurance coverage and liability limits shall be not less than the following:

<u>COVERAGE</u>	<u>LIMITS</u>
A. Commercial General Liability Insurance	\$1,000,000 (Per Occurrence Limit)
B. Commercial General Liability Insurance	\$2,000,000 (General Aggregate)
C. The insurer(s) shall maintain AM BEST rating no less than “A-VIII”	
D. DISD shall be named as an Additional Insured on a Primary and Non-Contributory Basis	
E. Disclaimer language: The insurer(s) shall waive subrogation rights against Damon ISD	

The Damon Independent School District must be shown as an additional insured.

F. Workers’ Compensation Insurance

Section 406.096 of the Texas Labor Code provides that governmental entities, in this case, the Damon Independent School District, shall require Workers’ Compensation insurance for all

persons providing services on building or construction projects. This includes both contractors and subcontractors. Building or Construction is defined as:

1. erecting or preparing to erect a structure, including a building, bridge, roadway, public utility facility or related appurtenance;
2. remodeling, extending, repairing, or demolishing a structure; or
3. otherwise improving real property or an appurtenance to real property through similar activities. Tex. Labor Code Section 406.096.

Additionally, the Damon Independent School District requires all individuals engaged in building or construction, whether a contractor or subcontractor and regardless of whether the individual has employees, to:

- a. Provide certificates of coverage for the contractor's employees to the Purchasing Department.
- b. Provide certificate of coverage for each person providing services on the project, prior to that person beginning work on the project.
- c. Retain copies of the above certificates of coverage for the duration of the project, plus one-year.
- d. Notify the Damon Independent School District entity, in writing, by certified mail or personal delivery, within ten days after the contractor knew or should have known of any changes that materially affects the coverage of any person providing services on the project.
- e. Provide a new certificate of coverage showing extension of coverage before the end of the current coverage period, if the current certificate ends during the duration of the project.
- f. Obtain and provide new certificates of coverage for each person providing services on the project whose current certificate ends during the duration of the project, no later than seven days after the expiration of the current coverage.
- g. Post a notice on each project site in the text, form, and manner prescribed by the TWCC, informing all persons providing services on the project that they are required to be covered and stating how a person may verify coverage and report lack of coverage.

This minimum insurance coverage may not be revised or altered except by the Damon Independent School District. Any revisions or alterations shall be issued in writing by the Damon Independent School District.