

## SISD MINIMUM INSURANCE COVERAGE

The Contractor shall not commence work on Southside 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.

- 1) An original certificate of insurance confirming insurance coverage must be submitted to the School District no later than ten (10) working days from the date of auction. Please add Southside ISD as an additional insured.
- 2) Contractor shall obtain and maintain general liability insurance along with a valid worker's compensation policy.
- 3) Failure to submit and maintain valid insurance/bonding constitutes a breach of contract and may result in contract termination in the best interest of the District.

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

### COVERAGE

### LIMITS

#### A. COMPREHENSIVE AUTOMOBILE LIABILITY

\$500,000.00 CSL  
(Combined Single Limits)  
or \$250,000/\$500,000 BI/  
\$100,000 PD

BI=Bodily Injury, PD=Property Damage

Business (Commercial) Automobile Liability Insurance coverage is required for all owned, non-owned and hired vehicles. No deletions/exclusions from standard coverage form allowed without written consent from the Southside Independent School District, Materials Management Department.

Must Include Owned, Hired, and Non-Owned Automobiles  
PD=Property Damage

Must Include Owned, Hired, and Non-Owned Automobiles. The Southside Independent School District must be shown as an additional insured.

B. COMPREHENSIVE GENERAL LIABILITY

\$500,000.00 CSL or  
\$500,000 BI/\$100,000 PD  
(Combined Single Limits)

Each Occurrence

FOR CONTRACTS OF \$25,000.00 OR MORE:

In Addition to the Comprehensive General Liability requirements shown above, Excess Liability or Umbrella Policy in the amount of \$1,000,000.00 is required for contracts of \$25,000.00 or more, unless Comprehensive General Liability limits of \$1,500,000.00 or more for each occurrence can be provided as a substitute for the Excess Liability requirement.

C. WORKER'S COMPENSATION INSURANCE

The Texas Labor Code requires worker's compensation insurance for all persons providing services on a building or construction projects. The Southside Independent School District requires the prime contractor to:

- 1) Provide certificates of coverage for the contractor's employees to the Materials Management/Purchasing Department.
- 2) Provide certificate of coverage for each person providing services on the project, prior to that person beginning work on the project.
- 3) Retain copies of the above certificates of coverage for the duration of the project, plus one year.
- 4) Notify the Southside 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.
- 5) Provide new certificate at least thirty (30) days prior to the expiration of coverage period.
- 6) 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.
- 7) 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.

Persons providing "services" on the project includes all persons or entities performing all or part of the services that the contractor has undertaken to perform on the project, regardless of whether that person contracted directly with the contractor and regardless of whether that person has employees. This includes, without limitation, independent contractors, subcontractors, leasing companies, motor carriers and owner-operators. "Services" include without limitation, providing hauling or delivering equipment or materials, or providing labor, transportation, or other services related to the project. "Services" do not include activities unrelated to the project, such as food/beverage vendors, office supply deliveries, and delivery of portable toilets. (Vernon's Ann. Civ. Stat., Art. 8308-3.23)

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