

SAUSD Insurance Requirements Guide Dependent on Scope of Work

Insurance	Per Occurrence/Aggregate Limits	Services Requiring Coverage
General Liability and Automobile	\$1,000,000/\$2,000,000	ALL
Workers Compensation	Statutory/\$1,000,000	ALL
Professional Liability	\$1,000,000/\$2,000,000	If it is only physical work, then a standard liability policy (general and/or automobile) will most likely cover all your exposures to loss. However, if the work or a portion of the work is expected to involve primarily thinking, Professional Liability insurance is required.
Sexual Abuse and Molestation (SAM)	<p>\$1,000,000/\$2,000,000 * (direct contact with students-supervised)</p> <p>\$3,000,000/\$6,000,000 * (direct contact with students-unsupervised)</p>	Businesses/organizations/consultants that provide instructional or support services to students/minors, or uses the district's facilities to provide child care services or for various types of camps, should carry insurance for sexual abuse and molestation liability that also protects the school for liability arising out of the business's operations and activities.
Cyber Liability Insurance	\$1,000,000/\$2,000,000	Consultants that are at risk for privacy violations, information theft, damage to or destruction of electronic information, intentional and/or unintentional release of private information, alteration of electronic information, extortion and network security.

Certificate Holder Address:

Santa Ana Unified School District
1601 East Chestnut Avenue
Santa Ana, CA 92701

Additional Insured Endorsement Page:

Santa Ana Unified School District its, Officers,
Agents, Employees and Volunteers.
1601 East Chestnut Avenue
Santa Ana, CA 92701

Note: The additional insured endorsement page is a separate form attached to the certificate of insurance.