

MSD INSURANCE SUMMARY – 2017**PROCUREMENT CONTRACTS- UNDER AND OVER \$25,000**

Commercial General Liability	\$1,000,000 each occurrence \$1,000,000 per project	Commercial General Liability shall include the following: (any exclusions must be stated in Description of Operations) <ol style="list-style-type: none"> 1. Premises – Operations Liability 2. Blanket Contractual Liability 3. Products & Ongoing and Completed Operations Liability 4. Contractor’s Protective Liability (Independent Contractors) 5. Personal Injury Liability 6. Broad Form Property Damage Liability Endorsement 7. Coverage for XCU 8. Blasting (if within scope of work)
Business Auto Liability	\$1,000,000 Combined Single Limit	Shall apply to all ‘owned, non-owned and hired vehicles’
Workers Compensation & Employers’ Liability Insurance	Statutory Limits +	\$500,000 each accident \$500,000 Disease each Employee \$500,000 Disease Policy Limit
Excess (Umbrella) Coverage	Contracts > \$25,000 \$2,000,000 per occurrence \$2,000,000 Aggregate Contract < \$25,000 \$1,000,000 per occurrence \$1,000,000 Aggregate	Applies to CGL, Business Auto & Employers Liability
Pollution Liability (IF REQUIRED)	> \$100,000 \$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	Sub-Consultant may maintain. Needed for landscaping as well as geotechnical services. If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional Liability (IF REQUIRED)	\$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional & Pollution COMBINED POLICY		Separate limits in the amounts required must be provided
Deductible/Self Insured	If Deductible/Retention >\$100,000	Must be approved by Risk Management Group If self-insured, District may request acceptable proof of financial responsibility before approval.

PROCUREMENT CONTRACTS- UNDER AND OVER \$25,000 cont.		
Cyber Risk Liability (IF REQUIRED)	\$2,000,000 per claim or occurrence \$2,000,000 Aggregate	Coverage including without limitation: Unauthorized access, unauthorized use, virus transmissions, denial of service, personal injury, liability of the Contractor and liability of the District arising out of acts or omissions of the Contractor * Network Privacy and Security coverage MAY BE REQUIRED (see below)
Network Privacy & Security (IF REQUIRED)	\$2,000,000 per claim or occurrence \$2,000,000 Aggregate	Should include the following: - Hostile active or threat - Computer viruses, Trojan horses, worms, mal code - Dishonest, fraudulent, malicious or criminal use - Denial of service or loss of access - loss of access for authorized third party - use by unauthorized person or authorized person in unauthorized manner.
Technology Errors & Omissions (IF REQUIRED)	\$2,000,000 per claim or occurrence \$2,000,000 Aggregate	Shall include the following: - Systems analysis - Software design - Systems programming - Data processing - systems integration - Outsourcing, including outsourcing development & design - Systems design, consulting, development and modification - Training services relating to computer software & hardware - Marketing, selling, servicing, distributing, installing and maintaining computer hardware or software - Data entry, modification, verification, maintenance, storage, retrieval or preparation of data output.
Aviation Coverage (IF REQUIRED)	\$1,000,000 per claim or occurrence \$1,000,000 Aggregate	Aircraft Third Party, Property Damage & Passenger Legal Liability

* Aggregate limits on a PER PROJECT basis

** Aggregate limits not provided on a per project basis must be noted on the COI and the District must approve in advance.

DESIGN CONSULTANTS - CONTRACTS OVER AND UNDER \$100,000

Commercial General Liability	\$1,000,000 each occurrence \$1,000,000 per project	Commercial General Liability shall include the following: (any exclusions must be stated in Description of Operations) <ol style="list-style-type: none"> 1. Premises – Operations Liability 2. Blanket Contractual Liability 3. Products & Ongoing and Completed Operations Liability 4. Contractor’s Protective Liability (Independent Contractors) 5. Personal Injury Liability 6. Broad Form Property Damage Liability Endorsement 7. Coverage for XCU 8. Blasting (if within scope of work)
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Excess (Umbrella) Coverage	Contracts > \$100,000 \$2,000,000 per occurrence \$2,000,000 Aggregate Contract < \$100,000 \$1,000,000 per occurrence \$1,000,000 Aggregate	Applies to CGL, Business Auto & Employers Liability
Pollution Liability	\$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	Sub-Consultant may maintain. Needed for landscaping as well as geotechnical services. If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional Liability	\$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional & Pollution COMBINED POLICY		Separate limits in the amounts required must be provided
Deductible/Self Insured	If Deductible/Retention >\$100,000	Must be approved by Risk Management Group If self-insured, District may request acceptable proof of financial responsibility before approval.

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CONSTRUCTION – GENERAL SPECIFICATIONS - CONTRACTS OVER AND UNDER \$100,000

Commercial General Liability	\$1,000,000 each occurrence \$1,000,000 per project	Commercial General Liability shall include the following: (any exclusions must be stated in Description of Operations) <ol style="list-style-type: none"> 1. Premises – Operations Liability 2. Blanket Contractual Liability 3. Products & Ongoing and Completed Operations Liability 4. Contractor’s Protective Liability (Independent Contractors) 5. Personal Injury Liability 6. Broad Form Property Damage Liability Endorsement 7. Coverage for XCU 8. Blasting (if within scope of work)
Business Auto Liability	\$1,000,000 Combined Single Limit	Shall apply to all ‘owned, non-owned and hired vehicles’
Workers Compensation & Employers’ Liability Insurance	Statutory Limits +	\$500,000 each accident \$500,000 Disease each Employee \$500,000 Disease Policy Limit
Excess (Umbrella) Coverage	Contracts > \$100,000 \$5,000,000 per occurrence \$5,000,000 Aggregate Contract < \$100,000 \$2,000,000 per occurrence \$2,000,000 Aggregate	Applies to CGL, Business Auto & Employers Liability
Pollution Liability	> \$100,000 \$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional Liability	> \$5,000,000 \$2,000,000 per claim OR occurrence \$2,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional & Pollution COMBINED POLICY		Separate limits in the amounts required must be provided
Deductible/Self Insured	If Deductible/Retention >\$100,000	Must be approved by Risk Management Group If self-insured, District may request acceptable proof of financial responsibility before approval.

* Aggregate limits on a PER PROJECT basis

CONSTRUCTION – MAJOR CONSTRUCTION/TUNNEL PROJECTS - CONTRACTS OVER AND UNDER \$100,000

Commercial General Liability	\$1,000,000 each occurrence \$1,000,000 per project	Commercial General Liability shall include the following: (any exclusions must be stated in Description of Operations) <ol style="list-style-type: none"> 1. Premises – Operations Liability 2. Blanket Contractual Liability 3. Products & Ongoing and Completed Operations Liability 4. Contractor’s Protective Liability (Independent Contractors) 5. Personal Injury Liability 6. Broad Form Property Damage Liability Endorsement 7. Coverage for XCU 8. Blasting (if within scope of work)
Business Auto Liability	\$1,000,000 Combined Single Limit	Shall apply to all ‘owned, non-owned and hired vehicles’
Workers Compensation & Employers’ Liability Insurance	Statutory Limits +	\$500,000 each accident \$500,000 Disease each Employee \$500,000 Disease Policy Limit
Excess (Umbrella) Coverage	\$10,000,000 per occurrence \$10,000,000 Aggregate	Applies to CGL, Business Auto & Employers Liability
Pollution Liability	\$10,000,000 per claim OR occurrence \$10,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional Liability	\$10,000,000 per claim OR occurrence \$10,000,000 Aggregate	If claims made, Pollution coverage shall be retroactive to the earlier date of this Contract *
Professional & Pollution COMBINED POLICY		Separate limits in the amounts required must be provided
Deductible/Self Insured	If Deductible/Retention >\$100,000	Must be approved by Risk Management Group If self-insured, District may request acceptable proof of financial responsibility before approval.

* Aggregate limits on a PER PROJECT basis