

## **Scarsdale Union Free School District Facilities Use Insurance Requirements**

The Board of Education requires users of a District facility to provide evidence of General Liability/Umbrella/Excess insurance covering the Facility and its use. The amount of insurance required depends upon the type of activities.

**General Liability/Umbrella/Excess (GL/U/E) Insurance combined totals are required per policy period as follows:**

**General Use - \$2M each occurrence and \$3M aggregate**

**Athletic Activities - \$4M each occurrence and \$5M aggregate**

**Rec. Camps - \$6M each occurrence and \$7M aggregate**

**Carnivals - \$11M each occurrence and \$13M aggregate**

**Food Trucks - \$1M each occurrence/\$2M aggregate**

The following forms are required and must be submitted:

1. a. An ACORD form listing [Scarsdale Union Free School District, 2 Brewster Road, Scarsdale, NY 10583](#) as the Certificate Holder. On the ACORD form in the Description of Operations section, it needs to state that the District is an additional insured on a 'Primary and Noncontributory' basis for the General Liability, Auto and Umbrella/Excess policies. The boxes for additional insured and waiver of subrogation must be checked on the ACORD for each type of coverage. Additionally, Waiver of subrogation supporting forms and documentation must be provided for each type of coverage. Umbrella/Excess must be on a follow form basis.  
b. If a vehicle is being brought on site, \$1,000,000 combined single limit for owned, hired, borrowed and non-owned motor vehicles is required.
2. Additional Insured Endorsement Form (CG20 26 or equivalent) needs to be submitted listing [Scarsdale Union Free School District, 2 Brewster Road, Scarsdale, NY 10583](#) as the additional insured. Food Trucks must provide Form CG20 38 or equivalent for on-going operations and Form CG20 37 for completed operations.
3. NYS Workers Comp (C-105.2 or U-26.3) and NYS Disability (DB-120.1) Insurance Certificates must also be provided. ACORD Certificates are not acceptable. If you are exempt from having Workers Comp, Form CE-200 will need to be provided. This may be obtained online as follows: On the Board's website, [www.wcb.ny.gov](http://www.wcb.ny.gov), in the 'employers/businesses' section, click on 'WC/DB Exemptions', then click 'Request' and follow prompts. Print this form and submit it to us.
4. A Facilities Use Vendor Agreement. Please have the vendor complete the Agreement, sign and return via email.

Activity	Activity Examples - including but not limited to	Required Insurance	Comments
Food Trucks	Food Trucks ONLY	General Liability \$1M each occurrence/\$2M aggregate. Commercial Auto Liability \$1M combined single limit for owned, hired, borrowed, and non-owned motor vehicles and \$500K combined single limit for owned, hired, borrowed, and non-owned trailers. NYS Workers Comp (C105.2 or U-26.3) and Disability (DB-120.1) Certs. If exempt, Form CE-200 is required.	Effective 7/1/2023, the following is also required for General Liability: \$2M Products & Completed Operations, \$1M Personal & Advertising, \$100K Fire Damage and \$10K Medical Expense.
General Activities	Lecturers, Magicians, DJ's, dance performances, play production, non-athletic activities Fair vendors, all other low-risk vendors, after-school classes except contact sports.	General Liability/Umbrella/Excess combo \$2M each occurrence/\$3M aggregate. Commercial Auto Liability \$1M combined single limit for owned, hired, borrowed and non-owned motor vehicles. NYS Workers Comp (C105.2 or U-26.3) and Disability (DB-120.1) Certs. If exempt, Form CE-200 is required.	Effective 7/1/2023, the following is also required for General Liability: \$2M Products & Completed Operations, \$1M Personal & Advertising, \$100K Fire Damage and \$10K Medical Expense.
Athletic Activities	all contact sport including but not limited to baseball, softball, basketball, soccer, lacrosse, hockey.	General Liability/Umbrella/Excess combo \$4M each occurrence/\$5M aggregate. Commercial Auto Liability \$1M combined single limit for owned, hired, borrowed and non-owned motor vehicles. NYS Workers Comp (C105.2 or U-26.3) and Disability (DB-120.1) Certs. If exempt, Form CE-200 is required.	Effective 7/1/2023, the following is also required for General Liability: \$2M Products & Completed Operations, \$1M Personal & Advertising, \$100K Fire Damage and \$10K Medical Expense.
Rec Camp.	Recreational Camps	General Liability/Umbrella/Excess combo \$6M each occurrence/\$7M aggregate. Commercial Auto Liability \$1M combined single limit for owned, hired, borrowed and non-owned motor vehicles. NYS Workers Comp (C105.2 or U-26.3) and Disability (DB-120.1) Certs. If exempt, Form CE-200 is required.	Effective 7/1/2023, the following is also required for General Liability: \$2M Products & Completed Operations, \$1M Personal & Advertising, \$100K Fire Damage and \$10K Medical Expense.
Carnivals (with Rides)	Carnival with Rides	General Liability/Umbrella/Excess combo \$6M each occurrence/\$7M aggregate. Commercial Auto Liability \$1M combined single limit for owned, hired, borrowed and non-owned motor vehicles. NYS Workers Comp (C105.2 or U-26.3) and Disability (DB-120.1) Certs. If exempt, Form CE-200 is required.	Effective 7/1/2023, the following is also required for General Liability: \$2M Products & Completed Operations, \$1M Personal & Advertising, \$100K Fire Damage and \$10K Medical Expense.

\*\*The District must named as an additional insured on a primary and non-contributory basis on the General Liability, Auto and Umbrella/Excess policies. Required forms/documentation must be provided. <https://www.scarsdaleschools.k12.ny.us/Page/51> .