



**SANDRA "SAM" HIMMEL – SUPERINTENDENT OF SCHOOLS**

*"Where Learning is the Expectation  
and Caring is a Commitment"*

**THOMAS KENNEDY**  
DISTRICT 1

**VIRGINIA BRYANT**  
DISTRICT 2

**DOUGLAS A. DODD**  
DISTRICT 3

**SANDRA COUNTS**  
DISTRICT 4

**JOSEPH C. FAHERTY**  
DISTRICT 5

## **INSURANCE REQUIREMENTS**

The insurance required shall be written for not less than any limits of liability required by law or those set forth below, whichever is greater, and shall include contractual liability insurance as applicable to the Contractor's obligations under and in conformance to the following sections:

1. The Contractor shall purchase and maintain the following minimum insurance listed below from a company or companies properly licensed in the State of Florida and rated A-VII or better by A.M. Best Company and against which CCSB will entertain no reasonable objection.
2. **Worker's Compensation Liability:** Coverage shall be in compliance with Chapter 440, Florida Statutes. The Contractor shall provide and maintain, during the life of this contract, Workers Compensation insurance in statutory amounts and Employee Liability in an amount not less than One Million Dollars (\$1,000,000) each accident/disease. This insurance shall be in accordance with the laws of the State of Florida for all Contractor's employees at the site of the project, and if any part of the work is sublet the Contractor shall require each of the Subcontractors to maintain such insurance for all their employees who will be so engaged, unless the Subcontractors' employees are protected by the principal Contractor's Workers Compensation insurance. All persons employed directly and indirectly on the project site by the Contractor and his/her Subcontractors shall be adequately protected by Workers Compensation Insurance.
3. **Comprehensive Automotive Liability:** Coverage shall apply (to ALL VEHICLES owned, rented, or used by the Contractor) for the following limits: minimum limits of coverage shall be One Million Dollars (\$1,000,000) per occurrence, Combined Single Limit for bodily Injury Liability and Property Damage Liability.
4. **Comprehensive General Liability:**
  - 4.1. Bodily injury, personal injury, and property damage at One Million Dollars (\$1,000,000) per occurrence and Two Million Dollars (\$2,000,000) general aggregate.
  - 4.2. Blanket Contractual to include comprehensive general liability, products and completed operations liability, and contractual liability.
5. **Contingent Liability:** The Contractor shall produce, pay for, and maintain such insurance as will protect the owner from his contingent liability for damages, for injury to the person or property of another which may arise from the operations of all Subcontractors under this Contract. Contractor shall provide Owner's and Contractor's protective liability. The limits of coverage shall be the same as the Contractor's Comprehensive General Liability. The Contractor shall furnish to the owner a letter from Contractor's insurance agent, certifying that the Contractor does carry valid Contractor's Contingent Liability Insurance.
6. **Contractor agrees to the following as it relates to all above required insurance:**
  - 6.1. The Contractor will be required to name The School Board of Citrus County, Florida as an additional insured and provide a Certificate of Liability Insurance matching the above specified requirements.
  - 6.2. The Contractor agrees that no services shall begin until proof of insurance is received by the CCSB. Receipt of proof of insurance shall not be construed as an approval of the Contractor's insurance or a release or waiver of the Contractor's obligation to maintain the required insurance in this Agreement. Upon reasonable request, the Contractor agrees to provide CCSB a copy of its insurance policies, forms, and endorsements in its entirety. Any document not in compliance with above requirements will not be approved.

- 6.3. The Contractor shall provide written notice to the CCSB within thirty (30) days of any material changes or notice of cancellation the Contractor receives from its insurer on above required insurance.
- 6.4. Loss Deductible Clause: The CCSB shall be exempt from, and in no way liable for, any sums of money that may represent a deductible in any insurance policy. The payment of such deductible shall be the sole responsibility of the Contractor and/or Subcontractor providing such insurance.
- 6.5. Contractor and Subcontractors will be responsible for insurance on their tools and equipment.
- 6.6. Contractor hereby understands and agrees to the above insurance requirements. Failure by the Contractor to maintain insurance as described herein constitutes a material breach of this contract and the CCSB shall have the right to terminate this contract without further liability.

The Certificate of Insurance can be emailed to [purchasing@citruschools.org](mailto:purchasing@citruschools.org).

I look forward to receiving your Certificate of Liability insurance from your insurance company.

Very truly yours,  
Purchasing Department