A. Insurance Requirements and Recommendations

The following minimum insurance requirements shall apply to all vendors performing, selling, or distributing products or services, contractors performing work, and guest groups using facilities at any SAINT ANDREW’S SCHOOL OF BOCA RATON, INC. location:

CERTIFICATE HOLDER: Saint Andrew’s School of Boca Raton, Inc.
3900 Jog Road
Boca Raton, FL 33434

- **Commercial General Liability**: Including Bodily Injury and Property Damage Liability, Contractors Liability, Contractual Liability, Product Liability and Completed Operations Liability in an amount not less than $1,000,000 each occurrence and $3,000,000 general aggregate. The COI should also indicate whether the General Liability policy is written on a claims-made or occurrence basis. If alcoholic beverages are to be served, coverage should include Liquor Liability.

- **Workers Compensation and Employers Liability Insurance**: For any entity with employees, workers compensation as required by Florida law (or the law of the state in which the campus is located) and Employers Liability insurance in an amount not less than $750,000 bodily injury each accident, $750,000 disease policy limit, and $750,000 disease each employee or the statutory minimum requirement, whichever is less.

- **Automobile Liability**: For vendors, contractors, and guest groups who will drive on SAINT ANDREW’S SCHOOL OF BOCA RATON, INC premises, Auto Liability in an amount not less than $1,000,000 each occurrence for bodily injury and property damage, including owned, hired, and non-owned vehicle coverage.

- **Sexual Abuse, Sexual Molestation, Physical or Mental Abuse coverage**: Required for any programs or activities involving individuals under the age of 18. Minimum limit of $1,000,000 per wrongful act and $1,000,000 Aggregate. This coverage can be provided either by endorsement to the Commercial General Liability Policy or under a separate policy and must be specifically referenced on the Certificate of Insurance noted below. Coverage for such claims must not be subject to any exclusion, restriction, or sub-limit.

- **Umbrella/Excess Liability**: The above limits may be reached by means of an umbrella or excess liability policy.

- **Other**: If a product, service, or activity is considered to present an unusual or exceptional risk, the Risk Management Office may require additional insurance above the SAINT ANDREW’S SCHOOL OF BOCA RATON, INC standard requirements. Examples include but are not limited to large construction projects, environmental-related risks, and transportation companies.

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1 Any entity or group with no employees wishing to waive the requirement to maintain workers compensation insurance must obtain prior written approval from Risk Management Office.
In addition to the above, the SAINT ANDREW’S SCHOOL OF BOCA RATON, INC also requires that COIs issued under this procedure include the following:

- **Additional Insured**: SAINT ANDREW’S SCHOOL OF BOCA RATON, INC is to be named as “Additional Insured” under the Commercial General Liability, Automobile Liability and any Umbrella/Excess Liability policies. Such insurance coverages are considered as primary over any and all other insurance or self – insurance coverages, and any other available insurance, or self – insurance, coverages available to SAINT ANDREW’S SCHOOL OF BOCA RATON, INC are considered as secondary to the coverages provided under the COI.

- **Waiver of Subrogation Clause**: To be included in favor of SAINT ANDREW’S SCHOOL OF BOCA RATON, INC.

- **Notice of Cancellation Clause**: The COI must indicate that it is the responsibility of the insurance carrier to provide SAINT ANDREW’S SCHOOL OF BOCA RATON, INC with 30 days’ notice prior to cancellation or expiration of the insured’s policy.