Richardson Independent School District
Purchasing Department

Minimum Insurance Coverage Requirements

The vendor will be responsible to carry and keep in force the following minimum insurance coverage for the duration of the contract/project.

A. Comprehensive General Liability Insurance	
1. Each Occurrence Limit	$1,000,000
2. Medical Expense Limit (any one person)	$5,000
3. Personal and Advertising Injury Limit	$1,000,000
4. General Aggregate Limit	$1,000,000
5. Products/Completed Operations Aggregate Limit	$1,000,000
6. Fire Damage Limit (each occurrence)	$50,000
B. Automobile Liability Insurance	
1. Combine Single Limit (each accident)	$1,000,000
C. Workers Compensation Insurance	Statutory Limits

Liability Insurance shall cover premises operations and vendor's liability, as stated above, with the following endorsements:

1. The school district as an additional insured under all coverage except workers compensation.
2. Thirty (30) day notice of Cancellation or material change.

A copy of a certificate of insurance, a certificate of authority of self-insure issued by the commission, or a coverage agreement (DWC081, DWC082, DWC083, DWC084 or DWC085) showing statutory worker's compensation insurance coverage for the person's or entity's employees providing services on a project is required for the duration of the project/contract.

The vendor shall either:

1. Require each of its sub-contractors to procure and to maintain during the life of the sub-contract, Comprehensive General Liability Insurance, Automobile Liability Insurance and Sub-contractors Workers Compensation Insurance (DWC081, DWC082, DWC083, DWC084 or DWC085) of the type and same amounts as specified above, or
2. Insure the activity of its sub-contractors in its own policy/policies.

If the coverage period shown on the Vendor's current certificate of insurance ends during the duration of the project, the Vendor must, prior to the end of the coverage period, file a new certificate of coverage with RISD showing that coverage has been extended.

The Vendor shall provide coverage, based on proper reporting of classification codes and payroll amounts and filing of any coverage agreements, which meets the statutory requirements of Texas Labor code agreements, Texas Labor Code 401.022 (44) for all employees of the vendor providing services on the project for its duration.

The Vendor shall post on each project site a notice, in the text form and manner prescribed by the Texas Worker's Compensation Commission, informing all persons providing services on the project that they are required to be covered, and stating how a person may verify coverage and report lack of coverage.