

LEWISVILLE ISD

Vendor Insurance Requirements

CONTRACTED SERVICES



General
Liability



Auto
Liability



Workers'
Comp



Cyber
Liability



Umbrella
Liability



Lewisville Independent School District | Administration Center | 1565 W. Main Street, Lewisville, TX 75067



Lewisville ISD Vendor Insurance Requirements

CONTRACTED SERVICES

Contractors providing goods and/or services for Lewisville ISD in response to an RFP must maintain certain minimum amounts of insurance. Requirements vary depending on the type and hazard of work being performed.

The contractor's policy must be primary over any other valid and collectible insurance carried by LISD. LISD must be named as an Additional Insured. Any immunity available to LISD shall not be used as a defense by the contractor's insurance policy.

All Contractors must provide proof of insurance prior to the start of the project.

CERTIFICATES OF INSURANCE

- i. Sets forth all endorsement and insurance coverage per requirements herein.
- ii. Shall specifically set forth 30-day notice of cancellation, termination, or change in coverage to LISD.
- iii. Endorsements affecting coverage shall be furnished with the certificates if requested.

VERIFICATION OF COVERAGE

Certificates and endorsements (if requested) for each policy must be signed by a person authorized by that insurer to bind coverage and written on forms approved by the Texas Department of Insurance or Insurance Services Office.

Certificates of insurance and required endorsements (if requested) shall be furnished to and approved by LISD before work commences. LISD reserves the right to require complete, certified copies of all required insurance policies at any time.

Primary Coverage

Contractor policy is primary over LISD coverage

Additional Insured

LISD must be named on all applicable policies

Pre-Work Required

Proof of insurance required before project starts



Lewisville ISD Vendor Insurance Requirements

GENERAL REQUIREMENTS — ALL POLICIES

- 1 Carrier rated A:-VII or better per current A.M. Best Key Rating Guide
- 2 Only carriers licensed or authorized to do business in the State of Texas will be accepted
- 3 Each policy shall be endorsed to state that coverage shall not be suspended, voided, canceled, or nonrenewed except after 30 days prior written notice by email to LISD
- 4 Upon request, certified copies of all insurance policies shall be furnished to LISD

COMMERCIAL GENERAL LIABILITY INSURANCE

\$1,000,000

Each Occurrence

\$2,000,000

Annual Aggregate

\$1,000,000

Products / Completed Ops

Coverage Scope

Premises/operations and products/completed operations hazards

Policy Form

ISO CGL Occurrence form CG 0001 Ed. 2007 or broader; any exclusions must be approved by LISD

Additional Insured

LISD, its Board, employees, and volunteers — no special limitations on scope of protection

Waiver of Subrogation

A Waiver of Subrogation in favor of LISD must be endorsed to the policy



Lewisville ISD Vendor Insurance Requirements

COMMERCIAL AUTO LIABILITY



\$1,000,000 CSL

Combined Single Limit per Accident

Covers owned, non-owned, and hired motor vehicles used on-site or in connection with services; includes UM/UIM coverage

LISD shall be added as Additional Insured — no special scope limitations on Board, employees, and volunteers

Waiver of Subrogation in favor of LISD must be endorsed to the policy

Additional Insured | Waiver of Subrogation

WORKERS' COMPENSATION



Statutory Limits

Per Texas Requirements

Employer's Liability: \$1,000,000 per accident (by accident) and \$1,000,000 per employee & policy limit (by disease)

"Texas" must appear in Item 3A of the declarations page, or Item 3C must cover all states except NV, ND, OH, WA, WV, and WY

Waiver of Subrogation in favor of LISD must be endorsed to the policy

Waiver of Subrogation

CYBER LIABILITY INSURANCE



\$1,000,000

Each Incident & Annual Aggregate

1st Party: Cyber Incident Response, Crisis Management/PR, Business Interruption, Digital Data Recovery, Network Extortion

3rd Party: Cyber/Privacy/Network Security Liability and Regulatory Proceedings Coverage

LISD shall be added as Additional Insured with no Insured vs. Insured exclusion

Additional Insured | (If Applicable)



Lewisville ISD Vendor Insurance Requirements

UMBRELLA LIABILITY INSURANCE



\$1M – \$10,000,000

Limit Varies by Contract or RFP

Coverage shall follow form of underlying Commercial General Liability, Automobile Liability, and Workers' Compensation policies.
LISD shall be added as Additional Insured with no special limitations on scope of protection afforded to Board, employees, and volunteers.
Waiver of Subrogation in favor of LISD must be endorsed to the policy.

Additional Insured | Waiver of Subrogation

NOTICES — All notices pertaining to insurance shall be given to LISD at:

Lewisville ISD | Attn: Procurement and Contracts 220 | 1565 W. Main Street, Lewisville, TX 75067



Lewisville ISD Vendor Insurance Requirements

CONTRACTED SERVICES — MINIMUM COVERAGE REQUIREMENTS QUICK REFERENCE

Coverage Type	Minimum Limits	Addl. Insured	Waiver of Subrog.	Notes
General Liability	\$1M / occurrence, \$2M aggregate, \$1M products/completed ops	✓ Required	✓ Required	ISO CG 0001 Ed. 2007 or broader
Commercial Auto	\$1M CSL per accident (owned, hired & non-owned)	✓ Required	✓ Required	Includes UM/UIM coverage
Workers' Compensation	Statutory limits + \$1M employer's liability	N/A	✓ Required	Texas must appear in Item 3A
Cyber Liability	\$1M / incident & \$1M aggregate	✓ Required	N/A	If applicable; no Insured vs. Insured exclusion
Umbrella Liability	\$1M – \$10M (varies by contract)	✓ Required	✓ Required	Follows form of GL, Auto & WC