



INSURANCE REQUIREMENTS MATRIX (cont'd)
(Recommended Minimum Insurance)

Ch.	Type of Contractor	Recommended Coverage	Per Occurrence / Aggregate Limits	Certificate of Insurance	Additional Insured / Loss Payee	Waiver of Subrogation
4	Consultants/Professional Services Providers: Architects, Auditors, Engineers, Attorneys, Physicians and Technology Providers	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Cyber Security & Privacy Liability	\$1,000,000 / \$2,000,000	X		
		Cyber Liability Tech E&O	\$1,000,000 / \$2,000,000	X		
		Professional Liability (other than physician)	\$1,000,000 / \$2,000,000	X		
		Medical Malpractice (physician, dentist, etc.)	\$1,000,000 / \$2,000,000	X		
		Sexual Abuse or Molestation				

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7	Use of Facilities: Private Citizens, Organizations, Non-Business Groups⁵	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Sexual Abuse or Molestation (if minors are involved)	\$3,000,000 / \$6,000,000	X	X	X
8	Charter Schools	General Liability	\$5,000,000 / \$10,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Property Insurance	Replacement Value	X		X
		Sexual Abuse or Molestation	\$3,000,000 / \$6,000,000	X	X	X
		Crime Insurance	\$1,000,000	X		X
		Directors' and Officers' Liability	\$1,000,000 / \$2,000,000	X	X	
9	Security Personnel	General Liability	\$1,000,000 / \$2,000,000	X	X	X
		Automobile Liability	\$1,000,000	X		X
		Workers' Compensation / Employer's Liability	Statutory / \$1,000,000	X		X
		Crime Insurance	\$1,000,000	X		X
		Professional Liability	\$1,000,000 / \$2,000,000	X		
10	Commercial Unmanned Aerial Vehicle (UAV)	Aircraft Liability	\$1,000,000 / \$2,000,000	X	X	X

⁵ Depending on the event, additional lines of coverage may be recommended.