

LOS ANGELES UNIFIED SCHOOL DISTRICT
 Division of Risk Management and Insurance Services
 Risk Finance & Insurance Department



LAUSD INSURANCE GUIDELINES – AQUATIC ACTIVITY/SWIMMING

Please use this checklist as a guideline for aquatic or swimming activities in order to safeguard District students, school site administrators, and others. Note that there are unique circumstances that may require additional coverage. If you have any questions regarding the insurance guidelines please contact Risk Finance at (213)241-0329 or email riskfinance@lausd.net.

▪ **ACQUATIC OR SWIMMING ACTIVITY – VENDORS**

INSURANCE LIMITS:

COMMERCIAL GENERAL LIABILITY

Per Occurrence Limit	\$3,000,000
Personal & Advertising Injury	3,000,000
General Aggregate Limit	3,000,000
Products & Completed Operations Aggregate	3,000,000
Fire Damage (Any One Fire)	50,000
Medical Payments (Any One Person)	5,000

ABUSE & SEXUAL MOLESTATION*

Per Occurrence Limit	\$1,000,000
General Aggregate Limit	1,000,000

***Vendors that will be in contact (Non-Incidental) with youth (18 & under) will require Abuse & Sexual Molestation coverage.**

COMMERCIAL AUTO POLICY**

Combined Single Limit	\$1,000,000
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***All owned, hired and non-owned autos must be covered. If there are no owned autos a signed Commercial Auto Liability waiver is required.*

WORKER 'S COMPENSATION***

Employer Liability	Statutory \$1,000,000
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****Sole proprietors with no employees are exempt from providing WC coverage, but must provide a signed waiver statement.*

Additional Recommendations:

- Sufficient Certified Lifeguard Supervision required. 25:1 ratio.
- Chaperone ratio is 5:1
- Permission Slip and indemnification required
- OEHS review and approval for Kayaking and Snorkeling (not limited to) due to risk and safety concerns

The Commercial General Liability Policy, Abuse coverage, and the Commercial Automobile Policy must contain an Additional Insured Endorsement wording of:

**LOS ANGELES UNIFIED SCHOOL DISTRICT & THE BOARD OF EDUCATION OF
 THE CITY OF LOS ANGELES
 333 S Beaudry Ave, 28th Floor, Los Angeles, CA 90017**