

# City of Kirkland Parks and Community Services Department Athletic Field Use Insurance Requirements for Lake Washington School District Facilities

Insurance may be required by the City of Kirkland for a variety of reasons. Both the City's insurance requirements (detailed separately here <u>City of Kirkland Insurance Requirements</u>) and the attached Lake Washington School District requirements are applicable to complete a facility use or event permitting process for use of Lake Washington School District sites under the City of Kirkland/Lake Washington School District Interlocal Agreement umbrella, by: athletic leagues; commercial organizations; non-profit organizations; and other applicants conducting high risk activities (as determined by the City of Kirkland).

## **Requirements:**

Lake Washington School District insurance requirements are outlined in Attachment A.

### **Required Documents:**

- Certificate of Insurance
   AND
- Attached Additional Insured Endorsement or Blanket Additional Insured Endorsement

Insurance requirements are non-negotiable. The City expects the applicant to convey insurance requirements to their insurance company. The City further expects the applicant to collect and review the documents from their insurance company for accuracy. Once the applicant is confident the requirements detailed above have been met, the applicant may submit the documents to the City (address below). If errors/adjustments are needed, the City will inform the applicant and will expect the applicant to convey the needed changes to the insurance company.

#### Submit all documents to:

• <u>eparks@kirklandwa.gov</u>

#### OR

 City of Kirkland Parks and Community Services Department, Attn: Nicci Osborn, 123 5<sup>th</sup> Avenue, Kirkland, WA 98033

For questions, contact Nicci Osborn at 425.587.3342 or nosborn@kirklandwa.gov.

#### Attachments

- Attachment A: Lake Washington School District Insurance Requirements
- Attachment B: Lake Washington School District Certificate of Insurance Example
- Attachment C: Lake Washington School District Additional Insured Endorsement Example



Insurance Requirements: (Non-Construction)

Coverage shall be maintained during the term of this Agreement and for a period of three (3) years thereafter. Insurance is to be placed with insurers authorized to conduct business in the State of Washington and with an A.M. Best Co. rating of not less than A-.

- Commercial General Liability issued on form CG 00 01:
  - o \$1,000,000 Per occurrence for bodily injury and property damage.
  - o \$1,000,000 Personal injury
  - o \$2,000,000 Annual aggregate limit.
  - An endorsement shall be issued on the general liability policy naming Lake Washington School District, its directors, officers, representatives, employees and agents as additional insureds.
  - The policy shall include a waiver of subrogation clause and be primary and noncontributory. Lake Washington School District's coverage shall be considered excess over any other available coverage.
  - o There cannot be any sub-limits on any Commercial General Liability policies.
- If services include professional services provided directly to students, then professional liability insurance with limits of not less than \$1,000,000 per claim / \$3,000,000 per policy will be required. There cannot be any sub-limits on any professional services policies.
- When services are provided on District property;
  - Commercial Auto Liability of at least \$1,000,000 providing owned, hired, and nonowned auto liability.
  - If services are provided by an individual and not an LLC or corporation, then Vendor agrees to carry Personal Auto Liability coverage in an amount that meets or exceeds the Washington State law requirements.
- A certificate of insurance and additional insured endorsement shall be submitted to Lake Washington School District, Risk & Safety Services Department prior to commencing work.
  - <u>Certificate Holder:</u>

Lake Washington School District No. 414 Risk & Safety Services Department 16250 NE 74<sup>th</sup> Street Redmond, WA 98052

pnylin@lwsd.org |E-mail Address

- Notification shall be submitted to the <u>District</u> as soon as possible of any cancellation or material changes in coverage.
- Any deductibles or self-insured retentions in excess of \$10,000 must be declared to and approved in advance by Lake Washington School District. Vendor will be responsible for any deductible or self-insured retained limit.

Revision 180805

Page 1 of 1

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POLICY NUMBER	COMMERCIAL GENERAL LIABILITY CG 20 26 04 13
THIS ENDORSEMENT CHANGES THE	POLICY. PLEASE READ IT CAREFULLY.
ADDITIONAL INSU	RED - DESIGNATED
PERSON OR O	RGANIZATION
This endorsement modifies insurance provided under the	follov/ng:
COMMERCIAL GENERAL LIAB LITY COVERAGE PAR	Ť <sup>v</sup>
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Name Of Additional Insured Person(s) Or Organization	n(s);
LAKE WASFINGTON SCHOOL DISTRICT, ITS BOAR	
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Information required to complete this Schedule, if not sho	own above, will be shown in the Declarations
<ul> <li>Include as an additional insured the person(e) or organization(s) shown in the Schedule, but only with respect to fability for 'bodily injury'', 'property damage'' or ''personal and edve tising injury'' caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf.</li> <li>1. In the performance of your ongoing operations; or</li> <li>2. In connection with your precises owned by or rented to you.</li> <li>However:</li> <li>1. The insurance afforden to such additional insured only applies to the extent permitted by law; and</li> <li>2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforder to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured will not be difficult insured.</li> </ul>	<ul> <li>additional insureda, the following is added to Section III - Limits Of Insurance:</li> <li>If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:</li> <li>1. Required by the contract or agreement; or</li> <li>2. Available under the applicable Limits of Insurance shown in the Declarations;</li> <li>Whichever is leas.</li> <li>This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations;</li> </ul>
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