

Reference Guide for Insurance Requirements for Goods and Services

This Guide is not intended to be a "one-size-fits-all" guideline.

Exposure Category "L" Low Risk Exposure <i>Presents a minimal threat to safety, health and well-being of public; has low potential to cause business interruption, financial loss, increased costs or degradation of performance.</i>	Exposure Category "M" Moderate Risk Exposure <i>Potential to cause injury/illness, property damage, some business interruption, financial loss, increased costs or degradation of performance.</i>	Exposure Category "H" High Risk Exposure <i>Likely to cause severe injury/death, major property damage, significant business interruption, financial loss, increased costs or degradation of performance.</i>																																																																																																										
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On a case-by-case basis, the District may determine that commercial general liability coverage is preferred and recommended but not mandatory for a professional service provider who (i) furnishes in-service training or other non-instructional services to District staff members but not to District students, and (ii) remains physically present with and under the direct supervision (within the line of sight) of a District employee at all times students may be accessible to such provider.

*Construction contracts: Refer to **Coverage Recommendations for Construction Contracts** for insurance requirements and indemnification.

Educational Services to Students contracts: Refer to **Coverage Recommendations for Educational Services Contracts for insurance requirements.