

Sample Insurance Requirements – Use of Facilities

- I. Notwithstanding any terms, conditions or provisions, in any other writing between the parties, the lessee hereby agrees to effectuate the naming of the district as an unrestricted additional insured on the lessee's insurance policies, with the exception of workers' compensation.
- II. The policy naming the district as an additional insured shall:
 - Be an insurance policy from an A.M. Best rated "secured", New York State admitted insurer.
 - Provide for 30 days notice of cancellation.
 - State that the organization's coverage shall be primary coverage for the district its Board, employees and volunteers.
 - The district shall be listed as an additional insured by using endorsement CG 2026 11 85 or equivalent. The certificate must state that this endorsement is being used. If another endorsement is used, a copy shall be included with the certificate of insurance.
- III. The lessee agrees to indemnify the district for any applicable deductibles.
- IV. The insurance producer must indicate whether or not they are an agent for the companies providing the coverage.
- V. Required insurance:
 - Commercial General Liability Insurance
\$1,000,000 per occurrence \$2,000,000 aggregate.
 - Umbrella/Excess Insurance
\$10,000,000 each occurrence and aggregate.
 - Property Insurance
Coverage for the lessee's property and improvements and betterments at the Leased facilities.
 - Workers' Compensation and NYS Disability
Statutory Workers' Compensation, Employers' Liability and New York State Disability Insurance for all employees. Proof of coverage must be on the Approved specific form, as required by the New York State Workers' Compensation Board. ACORD certificates are not acceptable.
- VI. Lessee acknowledges that failure to obtain such insurance on behalf of the district constitutes material breach of contract and subjects it to liability for damages, indemnification and all other legal remedies available to the district. The lessee is to provide the district with a certificate of insurance, evidencing the above requirements have been met, prior to the use of the facilities.