

HIGHLAND CENTRAL SCHOOL DISTRICT

Business Office, 320 Pancake Hollow Road, Highland, New York 12528

Transportation Insurance Requirements

1. Notwithstanding any terms, conditions or provisions, in any other writing between the parties, the contractor hereby agrees to effectuate the name of Highland Central School District as an additional insured on the contractor's insurance policies, with the exception of workers' compensation and New York State disability.
2. The policy naming Highland Central School District as an additional insured shall:
 - a. Be an insurance policy from an A.M. Best rated "Secure" or better insurer, licensed in New York State.
 - b. State that the organization's coverage shall be primary and non-contributory coverage for the District, its Board, employees and volunteers.
 - c. State that the commercial general liability policy affirmatively provides coverage for claims of negligent hiring, training and supervision, which may arise in the context of sexual molestation, abuse harassment, or similar sexual misconduct. Sub limits below the policy limits are acceptable solely at the discretion of the District.
 - d. List the District as an additional insured by using endorsement CG 2026 or equivalent. The decision to accept an alternative endorsement rests solely with the District. The certificate must state which endorsement is being used, and a copy of the endorsement must be attached to the certificate of insurance.
3. The contractor agrees to indemnify the District for any applicable deductibles and self-insured retentions.
4. Required Insurance:
 - a. **Commercial General Liability Insurance**
\$5,000,000 per occurrence/\$5,000,000 aggregate.
 - b. **Automobile Liability**
\$5,000,000 combined single limit for owned, hired and borrowed and non-owned motor vehicles.
 - c. **Workers' Compensation, Employers Liability and NYS Disability Insurance**
Statutory Workers' Compensation, Employers; Liability Insurance and NYS Disability Insurance for all employees. Roof of coverage must be on the approved specific form, as required by the New York State Workers' Compensation Board. ACORD certificates are not acceptable.
5. Contractor acknowledges that failure to obtain such insurance on behalf of the District constitutes a material breach of contract and subjects it to liability for damages, indemnification and all other legal remedies available to the District. The contractor is to provide the district with a certificate of insurance, evidencing the above requirements have been meet, prior to the commencement of work or use of facilities.
6. The District is a member/owner of the NY Schools Insurance Reciprocal (NYSIR). The contractor further acknowledges that the procurement of such insurance as required herein is intended to benefit not only the District but also the NYSIR, as the District's insurer.