

Insurance Requirements

Give this document to your organization's insurance agent. Please read carefully.

A current <u>Certificate of Liability Insurance</u> and <u>Additional Insured Endorsement</u> must be received by Conejo Recreation and Park District prior to the commencement of the contract or permitted activities.

- **▶** Because of the language stated at the top of the Certificate of Liability Insurance, an Additional Insured Endorsement is **required**. Certificates of Liability Insurance alone do not protect the additional insured.
- Certificates of Liability Insurance are prepared and signed by an insurance agent, not the insurance company. In most instances, the insurance agent has no authority to bind the insurance company. In the event of a loss, the insurance company will fight any reimbursement stating they never agreed to add us as an additional insured.
- → The contractor or permittee is responsible for providing an updated Certificate of Liability Insurance and Additional Insured Endorsement prior to the expiration date to ensure no lapse in coverage. The contract or permit will not be valid until a current policy is on file.
- Certificates of Liability Insurance must include the policy number, the name of the insured individual or business, the effective date of coverage, and the contract or permit location(s).
- → The policy number listed on the Additional Insured Endorsement must match the one on the Certificate of Liability Insurance.
- → Certificates of Liability Insurance must be for an Occurrence Policy, <u>not</u> Claims-Made.
- Minimum liability limits are as follows:

\$2,000,000 General Aggregate
 \$1,000,000 Per Occurrence
 \$1,000,000 Personal, Advertising, Bodily Injury

o \$1,000,000 Products-Completed Operations

→ The Certificate Holder and Name of Additional Insured sections must read as follows:

Conejo Recreation and Park District Its Directors, Officers, Agents, and Employees 403 W. Hillcrest Drive Thousand Oaks, CA 91360

- <u>Cancellation Clause</u> must read as follows: "Should any of the above-described policies be cancelled before the expiration date thereof, the issuing company will mail 30 days' written notice to the certificate holder named to the left."
- ➡ Blanket endorsements will not be accepted.

Sample Certificate of Liability Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 01/01/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER		CONTACT Independent Contractor					
Insurance Agent		PHONE (A/C, No. E)	A/C, No. Ext): (A/C, No):		FAX (A/C, No):		
Street Adresss		E-MAIL ADDRESS:	email@address.com				
City, State, Zip			INSURER(S) AFFORDING COVERAGE			NAIC#	
		INSURER A	Insurance Company N	Name		00000	
INSURED		INSURER B	:				
Street Address		INSURER C	:				
		INSURER D	:				
		INSURER E :					
		INSURER F	:				
COVERAGES CERTIFICATE NUMBER:		REVISION NUMBER:					

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS,

_	XCLUSIONS AND CONDITIONS OF SUCH								
INSR LTR TYPE OF INSURANCE		ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000.00
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	
							MED EXP (Any one person)	\$	
Α	A			7327328466	01/01/2021	12/31/2021	PERSONAL & ADV INJURY	\$	1,000,000.00
							GENERAL AGGREGATE	\$	2,000,000.00
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	1,000,000.00
	POLICY PRO- JECT LOC							\$	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO						BODILY INJURY (Per person)	\$	
	ALL OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$	
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
								\$	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	
	DED RETENTION \$							\$	
	WORKERS COMPENSATION						WC STATU- OTH- TORY LIMITS ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	
DES	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)								
** 30 days' written notice of cancellation.									
^*	30 days written notice of cancellation.								

CERTIFICATE HOLDER

CANCELLATION

Conejo Recreation & Park District, its Directors, Officers, Agents, and Employees 403 W. Hillcrest Drive Thousand Oaks, CA 91360 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Authorized Representative Signature

ACORD 25 (2010/05)

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POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY CG 20 10 07 04

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations					
Conejo Recreation & Park District, its Directors, Officers, Agents, and Employees 403 W. Hillcrest Drive Thousand Oaks, CA 91360						
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.						

- A. Section II Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - 1. Your acts or omissions; or
 - 2. The acts or omissions of those acting on your behalf:

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above **B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- 2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

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