

United ISD Insurance Requirements For Licensed, Registered, or Certified Professional Service Providers other than Architects, Engineers, Attorneys, etc

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United ISD Risk Management Dept. Phone: (956)-473-6347 Date: 11/18/2025											
		Services \$1- \$25,000		Services \$25,000 - \$250,000		Services \$250,000 - \$500,000		Services \$500,000 - \$1.25 Million		Services \$1.25 Million +	
	No Premises Contact	Premises Contact	No Premises Contact	Premises Contact	No Premises Contact	Premises Contact	No Premises Contact	Premises Contact	No Premises Contact	Premises Contact	
Commercial General Liability											
BI & PD Each Occurrence	\$300,000	\$300,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
BI & PD General Aggretate	\$600,000	\$600,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Products & Completed Operations	\$300,000	\$300,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Personal & Adv Injury	\$300,000	\$300,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Fire & Legal Liability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Medical Expenses	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<i>Policy must not exclude Sexual Abuse coverage</i>											
Commercial Auto Liability											
Bodily Injury Each Person	N/A	\$30,000	N/A	\$100,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bodily Injury Each Accident	N/A	\$60,000	N/A	\$300,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Property Damage Each Occurrence	N/A	\$25,000	N/A	\$100,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Combined Single Limit			N/A	or 300,000	N/A	\$1,000,000	N/A	\$1,000,000	N/A	\$1,000,000	\$1,000,000
Umbrella Liability (Excess)											
Over GL, Auto & Workers' Comp	N/A	N/A	N/A	N/A	\$2 Million	\$2 Million	\$5 Million	\$5 Million	\$10 Million	\$10 Million	
* Workers' Compensation	N/A	*See Below	N/A	*See Below	N/A	*See Below	N/A	*See Below	N/A	*See Below	
	N/A	Per Statutory Provisions	N/A	Per Statutory Provisions	N/A	Per Statutory Provisions	N/A	Per Statutory Provisions	N/A	Per Statutory Provisions	
Employers Liability	N/A	\$500,000	N/A	\$500,000	N/A	\$500,000	N/A	\$500,000	N/A	\$500,000	
Additional Insured Endorsement and Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Insurance Company "AM Best" Rating	A - or better	A - or better	A - or better	A - or better	A - or better	A - or better	A - or better	A - or better	A - or better	A - or better	
Cancellation Notice	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days	
<i>*Must provide proof of insurance or <u>UISD Hold Harmless Agreement</u></i>											
No Exclusionary provision or endorsement for structural engineering services. No Exclusionary provision for damages related to mold or other fungi or biotoxin											

*** *Such as transportation services, licensed plumbers, custodial services, landscaping services, etc**