



COMMUNITY EDUCATION

Lisa Rahn, Director

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Dear Athletic Associations, Vendors and Group Users of
Independent School District 15 indoor and outdoor facilities,

The Independent School District 15 (ISD 15) risk management group has made recommendations to the District to require groups that utilize school facilities have and show proof of insurance on file, to not only protect their officers and volunteers, but to also name ISD 15 as an additional unrestricted insured on the policy.

Therefore:

Effective July 1, 2012, all community athletic associations, vendors, booster clubs and group users that intend to schedule and use indoor and outdoor school facilities will be required to carry liability/risk insurance coverage. The insurance binder will be required to be on file in the District's facility scheduling office before an activity or booking can take place anywhere on school grounds.

Guidelines for Coverage

Organizations that have more than 100 participants will be required to carry Commercial General Liability Insurance for minimum of \$1 million in coverage per occurrence/\$2 million aggregate.

Organizations with less than 100 participants will be required to carry Commercial General Liability Insurance for a minimum of \$500,000 per occurrence/\$1 million aggregate.

The policy naming ISD 15 as an additional insured on the user's policy, shall be from a carrier rated A-or better by A.M. Best and admitted in the state of Minnesota. A certificate of insurance must be provided, evidencing that a current policy is in effect.

The policy shall state that the organization's coverage be primary and non-contributory coverage for ISD 15, its school board, employees and volunteers.

The user group also agrees to indemnify the district for any applicable deductible and self-insured retentions.

Policy in effect beginning July 1, 2012.

Lisa Rahn
Director, Community Education
Independent School District 15