

LIMITED CONTRACTS (LCAs)

Note 1. The information contained herein is for the Office of Risk Management Review only. You need to also conform to the Office of Procurement and the Office of General Counsel for their requirements as well.

Note 2. All insurance must be written by a carrier licensed to write the line of business in the Commonwealth of Pennsylvania and having an A.M. Best rating of no less than A-/VII

- **Staff Development – No Demonstrations and No Children Present:**
 - No insurance required.
 - No separate Indemnification & Hold Harmless required as it is addressed in the OGC-1 form

- **Staff Development with children present:**
 - Educators Legal Liability required
 - \$1,000,000 per occur / \$2,000,000 aggregate
 - If written on a “Claims made” form there must also be a 3 year tail endorsement.

- **Staff Development with demonstrations or the vendor is bringing in food:**
 - Commercial General Liability including
 - \$2,000,000 Completed Operations aggregate.
 - \$ 1,000,000 Personal & Advertising Injury.
 - \$1,000,000 Products Liability
 - \$1,000,000 Fire Damage / Fire Legal Liability.
 - \$10,000 Medical Expense / person.
 - The Certificate of Insurance must state, “The \School District of Philadelphia, it officers, employees and agents are named as Additional Insureds.”
 - Workers’ compensation unless the vendor is
 - Not incorporated
 - Has no payroll other than himself
 - Workers’ Compensation coverage must be, “statutory amount”
 - Employers Liability in an amount of not less than
 - \$100,000 Each Accident / Bodily Injury by Accident
 - \$100,000 Each Accident / Bodily Injury by Disease
 - \$500,000 Policy Limit / Bodily Injury by Disease
 - If either policy is written in a jurisdiction other than Pennsylvania, the vendor must provide a specific endorsement stating that coverage extends to acts occurring in Pennsylvania

- **In School Programs / After School Programs / Summer School Programs**
 - Commercial General Liability including
 - \$2,000,000 Completed Operations aggregate.
 - \$ 1,000,000 Personal & Advertising Injury.
 - \$1,000,000 Products Liability
 - \$1,000,000 Fire Damage / Fire Legal Liability.
 - \$10,000 Medical Expense / person.
 - The Certificate of Insurance must state, “The \School District of Philadelphia, it officers, employees and agents are named as Additional Insureds.”
 - Workers’ compensation unless the vendor is
 - Not incorporated
 - Has no payroll other than himself
 - Workers’ Compensation coverage must be, “statutory amount”
 - Employers Liability in an amount of not less than
 - \$100,000 Each Accident / Bodily Injury by Accident
 - \$100,000 Each Accident / Bodily Injury by Disease
 - \$500,000 Policy Limit / Bodily Injury by Disease
 - If either policy is written in a jurisdiction other than Pennsylvania, the vendor must provide a specific endorsement stating that coverage extends to acts occurring in Pennsylvania.

- **Contracts for Good:**
 - Commercial General Liability including
 - \$2,000,000 Completed Operations aggregate.
 - \$ 1,000,000 Personal & Advertising Injury.
 - \$1,000,000 Products Liability
 - \$1,000,000 Fire Damage / Fire Legal Liability.
 - \$10,000 Medical Expense / person.
 - The Certificate of Insurance must state, “The \School District of Philadelphia, it officers, employees and agents are named as Adds.”
 - All insurance must be written by a carrier licensed to write the line of business in the Commonwealth of Pennsylvania and having an A.M. Best rating of no less than A-/VII

- **Contracts for Services:**

NOTE: PENNSYLVANIA LAW SPECIFICALLY REQUIRES CONTRACTORS PROVIDING SERVICES TO A GOVERNMENTAL AGENCY TO MAINTAIN WORKERS' COMPENSATION INSURANCE AS A CONDITION PRECEDENT TO HAVING A CONTRACT WITH THE GOVERNMENTAL AGENCY.

- Commercial General Liability including
 - \$2,000,000 Completed Operations aggregate.
 - \$ 1,000,000 Personal & Advertising Injury.
 - \$1,000,000 Products Liability
 - \$1,000,000 Fire Damage / Fire Legal Liability.
 - \$10,000 Medical Expense / person.
 - The Certificate of Insurance must state, "The \School District of Philadelphia, it officers, employees and agents are named as Additional Insureds."
 - All insurance must be written by a carrier licensed to write the line of business in the Commonwealth of Pennsylvania and having an A.M. Best rating of no less than A-/VII
- Workers' Compensation Insurance / Employers Liability
 - Workers' Compensation coverage must be, "statutory amount"
 - Employers Liability in an amount of not less than
 - \$100,000 Each Accident / Bodily Injury by Accident
 - \$100,000 Each Accident / Bodily Injury by Disease
 - \$500,000 Policy Limit / Bodily Injury by Disease
 - If either policy is written in a jurisdiction other than Pennsylvania, the vendor must provide a specific endorsement stating that coverage extends to acts occurring in Pennsylvania
- Automobile
 - It is assumed that the caterer / food vendor will have to transport either the finished food product or the ingredients to the location. Therefore, automobile insurance is required to provide a Certificate of Insurance evidencing commercial automobile liability insurance from a carrier licensed to write the line of coverage in the Commonwealth of Pennsylvania and having an A.M. Best rating of at least A- / VII
 - \Coverage must be, at a minimum, \$1,000,000 single limit coverage.
 - Coverage to include all vehicles (owned. hired/ non-owned)

- **Food Vendors**

- If the food vendor is on the Pre-approved list effective through the date of the event no prior Office of Risk Management review is required
- If the food vendor is *not* on the pre approved list:
 - Commercial General Liability including
 - \$2,000,000 Completed Operations aggregate.
 - \$ 1,000,000 Personal & Advertising Injury.
 - \$1,000,000 Products Liability
 - \$1,000,000 Fire Damage / Fire Legal Liability.
 - \$10,000 Medical Expense / person.
 - The Certificate of Insurance must state, “The \School District of Philadelphia, it officers, employees and agents are named as Additional Insureds.”
 - Workers’ compensation unless the vendor is
 - Not incorporated
 - Has no payroll other than himself
 - Workers’ Compensation coverage must be, “statutory amount”
 - Employers Liability in an amount of not less than
 - \$100,000 Each Accident / Bodily Injury by Accident
 - \$100,000 Each Accident / Bodily Injury by Disease
 - \$500,000 Policy Limit / Bodily Injury by Disease
 - If either policy is written in a jurisdiction other than Pennsylvania, the vendor must provide a specific endorsement stating that coverage extends to acts occurring in Pennsylvania.
 - Automobile
 - Coverage must be, at a minimum, \$1,000,000 single limit coverage.
 - Coverage to include all vehicles (owned. hired/ non-owned)

NOTE: DELIVERY OF FOOD TO THE LOADING DOCK CONSTITUTES DELIVERY OF GOODS. DELIVERY INTO THE BUILDING, SETING UP, OR SERVING CONSTITUES A CONTRACT FOR GOODS AND SERVICES.

NOTE: PENNSYLVANIA LAW SPECIFICALLY REQUIRES CONTRACTORS PROVIDING SERVICES TO A GOVERNMENTAL AGENCY TO MAINTAIN WORKERS’ COMPENSATION INSURANCE AS A CONDITION PRECEDENT TO HAVING A CONTRACT WITH THE GOVERNMENTAL AGENCY.

