



Additional Insured Endorsements Information Sheet

1. Definitions

- a. Certificate of Insurance: a document that shows evidence of the existence and terms of a particular insurance policy.
 - 1) A Certificate of Insurance does not convey coverage.
- b. Additional Insured Endorsement: a written agreement attached to an insurance policy to add insurance coverage and the same protection as the named insured to another person, firm, or other entity (generally arising from contract language).
 - 1) An endorsement is a separate document.
 - 2) Language on the certificate of insurance does not endorse a policy.

2. VCSSFA Requirement

- a. A member district, an additional covered charter school, or an additional covered party must be included as additional insured on all forms of general liability insurance coverage held by any third party with whom the member district, an additional covered charter school, or additional covered party contracts.

3. Deductible

- a. When contracting for goods and services, failure of a member district, an additional covered charter school, or an additional covered party to obtain additional insured status on commercial policies shall subject the member district, an additional covered charter school, or an additional covered party to a deductible of \$10,000 for any claims or suits arising out of the contracted work or service.
 - 1) The deductible applies to “free” activities where there is a signed agreement.
- b. Exceptions
 - 1) The deductible does not apply when a VCSSFA member district, additional covered charter school, or additional covered party enters into a contract or agreement with another VCSSFA member district, additional covered charter school, or additional covered party.

- a) The “Member to Member, Proof of Insurance” document may be used in lieu of a certificate of insurance and an endorsement naming the district, additional covered charter school, or additional covered party as additional insured.
 - i. <http://www.vcssfa.org/Resources.aspx>
 - 2) The deductible does not apply when there is an admission fee arrangement (i.e. going to a zoo, museum, or amusement park, etc).
 - a) The admission fee may be paid by the school district, school, student, or a sponsoring organization.
 - 3) The deductible does not apply when contracting with the United States Government or State of California agencies.
4. Certificates of Insurance and accompanying endorsements should be retained as follows:
- a. It is highly recommended that Certificates of Insurance and accompanying endorsements be scanned and stored indefinitely.
 - b. If not scanned, originals should be retained at a minimum:
 - 1) General contracts: 3 years after completion of the contract.
 - 2) Construction contracts: 10 years after completion of the contract.
 - 3) In the event of any dispute or any cause for doubt, contact the liability third party administrator before destroying insurance documents.
5. References
- a. VCSSFA Liability Coverage Memorandum Section VI, Deductibles, paragraph 5.
 - b. VCSSFA Liability Coverage Memorandum Section VII, Other Conditions, paragraph 5.