

1 INSURANCE REQUIREMENTS FOR FACILITY USE APPLICATION/PERMIT

2 The District may, in the sole discretion of the Superintendent or the Board of Trustees, require  
3 a User of District facilities to provide proof of insurance coverage for the event. In determining  
4 whether to require such insurance, the Superintendent or Board will consider such factors as  
5 whether the event is being held for commercial purposes and/or if there is a probability of  
6 damage or injury to school property and any other factors having to do with the facility and its  
7 contents or individuals using the facility.  
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9 When required by the District, the User of the facility shall provide the School District with a  
10 certificate of insurance. Said certificate shall name the School District as an additional insured.  
11 Such certificate shall show coverage for comprehensive general liability insurance for injuries  
12 to or death of any person or damage to or loss of property arising out of or in any way resulting  
13 from the use of the facility. Said insurance shall provide for amounts not less than \$1,000,000  
14 for bodily injury or death to any one person,  
15 \$1,000,000 for all bodily injuries and death resulting from any one accident and \$1,000,000 for  
16 property damage in any one accident  
17 or the policy may provide a combined single limit for bodily injury and property damage of  
18 \$1,000,000. Said certificate shall also contain information regarding the coverage for  
19 worker's compensation or self insured status as per Montana insurance guidelines. Said  
20 certificate shall contain a provision that the insurer not cancel or refuse to renew without  
21 giving the School District written notice at least 10 days before the effective date of the  
22 cancellation or non-renewal.  
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24 In an effort to give guidance to administration and the community regarding when separate  
25 insurance might be required, the Board has compiled the following examples. This is not a  
26 definitive list and these decisions will be made by administration or the Board on a case by  
27 case basis.  
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29 Types of events that would not usually require insurance include but are not limited to:

- 30 • District resident or group use (individuals, families, bake sales, Scouts, 4H, County  
31 Health, local funerals, community public forums)
- 32 • Local non-profit organizations (Booster Club, Local Development Corporation, Boulder  
33 Area Chamber, Christmas Bazaar)
- 34 • Similar low risk events  
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36 Types of events that would usually require insurance include but are not limited to: Commercial  
37 for profit or revenue-generating events (Tool sales event, professional performance events)

- 38 • Any event with potential risk to the district facilities (Donkey Basketball, circuses)
- 39 • Any event for any organization that maintains event or medical liability insurance so that  
40 their insurance is primary to ours
- 41 • Events with some risk but that provide proof of their own organization's insurance

1           that would cover this event (Little Guy Wrestling, Collegiate-sponsored or other  
2           sports camps or clinics, Helena Titans, Spay/Neuter Clinic, Red Cross Blood  
3           Drawing, other school's events)

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5   Procedure History:

6   Promulgated on:       October 24, 2011

7   Revised on:            May 14, 2013