



**THE SCHOOL DISTRICT OF
PALM BEACH COUNTY, FL**

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June 5, 2014

Bulletin # P-14872-COO/RBM

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**Action By:
Information Only**

TO: All Principals

FROM: Michael J. Burke, Chief Operating Officer 

SUBJECT: VENDORS' LIABILITY INSURANCE REQUIREMENTS FOR COMMUNITY SCHOOL FACILITIES

This bulletin replaces all previous bulletins concerning Vendors' Liability Insurance.

Policy 7.18 details the lease procedures for the community use of school facilities and requires the following:

- The use of a Lease Agreement whenever the school facility is used by an individual or group.
- Liability insurance naming the School Board of Palm Beach County as an additional insured.

Although a school center may waive rental fees, as they deem appropriate, *insurance requirements may not be waived. Even good cause and charities must sign a lease and provide insurance. There are no exceptions.*

The purpose of this bulletin is to provide procedures to all principals regarding liability insurance for organizations (tenants) leasing School District facilities. Most tenants will bring their own insurance. They will need to provide a copy of the certificate for your records with the School Board of Palm Beach County named as an additional insured. If you have questions whether it meets the minimum criteria, please contact Shannon Armstrong, Insurance Specialist, at PX 48634 to review. In some instances, various tenants are unable to purchase liability insurance on their own at an affordable price; therefore, the District has purchased a Vendors' Liability Insurance Policy from Scottsdale Insurance Company. With this policy, the insurance is already in place and applicable tenants reimburse the District per the attached fee schedule.

Schools should record all premiums collected from the lessees who avail themselves of the Vendors' Liability Insurance in their internal accounts in the following manner:

VENDOR LIABILITY INSURANCE REQUIREMENTS FOR THE COMMUNITY USE OF SCHOOL FACILITIES

Fund Account Type	Fund Account Number	Fund Sub-Account Number	Fund Account Name
6	1850.00	9080	Rental Facilities-Insurance Proceeds

Insurance premiums collected from renting facilities should be submitted monthly on a Remittance Form (PBSD 0150) to the Accounting Department. On the remittance form, check "Event Insurance", and attach the check to the form. Please be aware once the insurance premium has been collected, it is considered fully earned, and there is no refund of the premium. Participant coverage may be required in some instances that involve activities. These may include practicing, instructing, or participating in any physical exercise or games, sports, or athletic contests.

The attached Vendors' Liability Summary Report must be forwarded to the Risk and Benefits Management Department at year-end.

All future changes to procedures or premium rates will be reported on the Risk and Benefits Management's web page at <http://www.palmbeachschools.org/riskmgmt/>.

Questions can be answered as follows:

- Lease form, Planning and Real Estate Office PX 45807
- Internal accounts, Accounting Department PX 48675
- Insurance, Risk and Benefits Management PX 48634

Please print and share this bulletin. If you have any questions, please refer to the Contact Persons noted on the first page of the bulletin.

EWG/MJB/DH/SA:ea/lb/ac
Attachments

Approved: 

 E. Wayne Gent, Superintendent

Permittees and Licensees of the School District of Palm Beach County

GENERAL LIABILITY

Proposed Term: July 1, 2014 through July 1, 2015

Company: Scottsdale Insurance Company

Limits of Liability:

Bodily Injury And Property Damage	\$1,000,000 Per Occurrence
General Aggregate	\$2,000,000 Annually
Products/Completed Operations	Excluded
Personal & Advertising Injury	Excluded
Fire Damage	Excluded
Medical Payments	Excluded

Deductible: \$500 Bodily Injury/Property Damage
per claim, including claim expense

Coverage:

1. Premises Operations
2. Contractual Liability Limitation
3. Limited Worldwide Coverage
4. Additional Insured-Managers or Lessors of Premises
5. Subject to Contractors Special Conditions Endorsement

Exclusions, included but not limited to:

1. Athletic Sports Participants
2. Products/Completed Operations Hazard
3. Designated Professional Services
4. Personal & Advertising Injury
5. Damage to Rented Premises
6. Stable Liability
7. Total Liquor Liability
8. Employment Related Practices Liability
9. Nuclear
10. Lead
11. Recording and Distribution of Material or Information in Violation of Law
12. Asbestos
13. Punitive Damages
14. Assault and/or Battery
15. Pollution
16. Terrorism
17. Fungi or Bacteria
18. Injury to Employees, Volunteers, Contractors and
19. Medical Payments
20. Microorganisms, Biological Organisms, Bio-aerosols or Organic Contamination
21. Hydraulic Fracturing

The brief description of insurance coverage contained in this proposal is being provided as an accommodation and is not intended to cover or describe all policy terms. For more complete and detailed information relating to the scope and limits of coverage, please refer to the policy documents. Specimen forms are available upon request.

**EXTENSION RATE SCHEDULE/MUNICIPAL BUILDINGS
FOR PERMITTEES AND LICENSEES
(EFFECTIVE 07/01/14)**

CLASS I – LOW HAZARD

	NO. OF ATTENDEES	DAILY CHARGE
	0 - 50	\$ 30.00
	51 - 100	\$ 51.75
Auctions; Auto Shows; Craft Shows; Educational Exhibitions;	101-250	\$ 90.05
Lessor Ushered Exhibitions; Meetings (indoors); Musicals/Plays;	251-500	\$118.00
Seminars; Social Gatherings; Speaking Engagements; Theatrical	501—1500	\$237.00
Performances; Dog Obedience Training	1501-3000	\$321.90
	Over 3000	•

CLASS II – MEDIUM HAZARD

	NO. OF ATTENDEES	DAILY CHARGE
	0 - 100	\$ 189.40
Bingo Games; Concerts (Not Rock); Dances; Dog Shows; Horse	101 - 250	\$ 253.80
Shows; Lessee Ushered: Exhibitions; Parades (under 500); Picnic;	251 - 500	\$ 463.70
Rummage Sales; Sporting Events in Buildings, Tennis, Handball or	501 – 1500	\$ 923.25
Racquetball Courts; Spagetti Dinners	1501 - 3000	\$1476.95
	Over 3000	•

CLASS III – MODERATE HAZARD

	NO. OF ATTENDEES	DAILY CHARGE
	0 - 100	\$ 423.30
	101 - 250	\$ 459.55
Animal Racing; Circuses (No Rides); Meetings (Outdoors); Parades	251 - 500	\$ 528.90
(Over 500); Rodeos (Over 500)	501 – 1500	\$1256.50
	1501 - 3000	\$2006.90
	Over 3000	•

CLASS IV – HIGH HAZARD

*Carnivals; Circuses (With Rides); Concerts (rock)** **Contact Risk Management**

ATHLETIC LEAGUES (EXCEPT FOOTBALL)

	NO. OF GAMES	ANNUAL CHARGE
Holding Practice and games on school property	0 - 50	\$ 340.66
Note: Spectator Liability Only	51 – 100	\$ 480.00
	101 – 200	\$1020.50

FOOTBALL LEAGUES

Holding Practice and games on school property	0 – 50	\$ 684.50
Note: Spectator Liability Only	51 – 100	\$ 958.50
	101 – 201	\$1333.80

INDIVIDUAL ATHLETIC TEAMS (Spectator Liability only)

SOCIAL GROUPS AND CIVIC CLUBS (weekly meetings) \$478.80

(AA, Boys Clubs, Girl Scouts, etc.)

SOCIAL GROUPS AND CIVIC CLUBS (bi-monthly meetings) \$419.40

SOCIAL GROUPS AND CIVIC CLUBS (monthly meetings) \$342.90

SCHOOLS, VOCATIONAL AND PRIVATE (using school classrooms) \$430.20

- **CALL RISK MANAGEMENT, 561-434-8634, PX 48634**