

**Matanuska-Susitna Borough School District**  
**Insurance Matrix for Construction and Contracted Services**

Low Risk	Moderate Risk	High Risk	Major Construction	Environmental Hazards
Acoustical Ceiling Tiles	Bleachers, Seating	Alarms & Suppression Systems	Major Building Renovations	Asbestos Abatement
Blinds, Drapes, Film	Carpentry (Other than finish work)	Bussing	Structural Modifications	Hazardous Material Handling
Cabinet Work	Concrete Work	Climbing Wall Maintenance		Hazmat Cleanup
Fencing	Facilities Maintenance	Climbing Wall Construction		Lead & Mold Abatement
Fiber Cable Installation	Insulation	Electrical Generation		PCBs
Finish Carpentry	Painting - Exterior	Elevators		<b>Note:</b> Confirm coverage for lead or asbestos abatement where applicable. These are common exclusions or are routinely sub limited.
Loading, Unloading	Playground Installation	Excavation or Underground Work		
Painting - Interior	Portable Transit & Installation	Roof Replacement		
Vending Services	Roof Repairs	Structural Repairs		
	Electrical, Plumbing, or Sewer repair/installation			

**Minimum Insurance Requirements: Additional coverage may be required according to the exposure**

General Liability	General Liability	General Liability	General Liability	Contractors Pollution
\$1 Million Per Occurrence	\$1 Million Per Occurrence	\$1 Million Per Occurrence	\$1 Million Per Occurrence	\$1/\$3 Million Per Occurrence/Agg
\$1 Million Products/Completed Operations & General Aggregate	\$1 Million Products/Completed Operations & General Aggregate	\$2 Million Products/Completed Operations & General Aggregate	\$2 Million Products/Completed Operations & General Aggregate	Small jobs <\$350,000 \$1MM Large Jobs >\$350,000 \$3MM
<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Note:</b> Coverage is generally combined w/General Liability by endorsement.
Commercial Auto Liability	Commercial Auto Liability	Commercial Auto Liability	Commercial Auto Liability	Additional Insurance
\$500,000 Combined Single Limit	\$1 Million Combined Single Limit	\$1 Million Combined Single Limit	\$1 Million Combined Single Limit	Refer to Low, Moderate, and High Risk according to the contract exposure.
<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	<b>Additional Language:</b> Additional Insured & Waiver of Subrogation	
Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	
\$100,000/\$500,000/\$100,000 Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits	\$500,000/\$500,000/\$500,000 Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits	\$1Million Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits	\$1Million Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits	
<b>Endorsements:</b> Waiver of Subrogation	<b>Endorsements:</b> Waiver of Subrogation	<b>Endorsements:</b> Waiver of Subrogation	<b>Endorsements:</b> Waiver of Subrogation	
Excess Liability	Excess Liability	Excess Liability	Excess Liability	
None	\$1 Million	\$2 Million	\$5 Million	

**Additional Requirements: Coverage shall be primary and non-contributory where the School District is an Additional Insured. Coverage shall be as broad as ISO CG 2001 coverage form revision date 04 13 or equivalent.**