

**Matanuska-Susitna Borough School District
Insurance Matrix for Professional Service Contracts (PSCs)**

Low Risk	Moderate Risk	High Risk	Professional Risk
Analytical Studies or Surveys	Dance	Construction Management	Architecture
Art Workshops	Drivers Education/Taxi Service	Engineering	Audiology
Assembly Events	Gymnastics	Insurance, Actuarial, TPA	Financial Audit
DJ Services	Karate	Legal Services	Consulting
Ergonomics	Live Animal Demonstration	Medical Professional Services	Counseling
Marketing	Music Lessons		Engineering
Media Productions	Ropes Course		IT Projects and Consulting
Office Equipment Maintenance	Training - Outside Classroom		Legal Services
Professional Development	Tutoring		Occupational Therapy
Training - Classroom Setting			Sign Language Interpreter

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

General Liability	General Liability	General Liability	Professional Liability
\$1 Million Per Occurrence	\$1 Million Per Occurrence	\$1 Million Per Occurrence	\$1 Million Per Occurrence
\$1 Million Products/Completed Operations & General Aggregate	\$1 Million Products/Completed Operations & General Aggregate	\$2 Million Products/Completed Operations & General Aggregate	2 year extended reporting provision
Additional Language: Additional Insured & Waiver of Subrogation. Contractors working w/children, without District personnel present, shall endorse the General Liability policy to extend coverage for Wrongful Acts including Abuse and Molestation.	Additional Language: Additional Insured & Waiver of Subrogation. Contractors working w/children, without District personnel present, shall endorse the General Liability policy to extend coverage for Wrongful Acts including Abuse and Molestation.	Additional Language: Additional Insured & Waiver of Subrogation. Contractors working w/children, without District personnel present, shall endorse the General Liability policy to extend coverage for Wrongful Acts including Abuse and Molestation.	Additional Language: Contractors working w/children, without District personnel present, shall endorse the Professional Liability policy to extend coverage for Wrongful Acts including Abuse and Molestation.
Commercial Auto Liability	Commercial Auto Liability	Commercial Auto Liability	Cyber Liability/Tech E&O
\$500,000 Combined Single Limit	\$1 Million Combined Single Limit	\$1 Million Combined Single Limit	\$2 Million- Low Risk
Additional Language: Additional Insured & Waiver of Subrogation	Additional Language: Additional Insured & Waiver of Subrogation	Additional Language: Additional Insured & Waiver of Subrogation	\$3 Million- Moderate Risk \$5 Million- High Risk
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.	\$1 Million Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits.	\$100,000/\$500,000/\$100,000 Employer's liability (Part 2) w/ State of AK (Part 1) statutory limits.
Additional Language: Waiver of Subrogation	Additional Language: Waiver of Subrogation	Additional Language: Waiver of Subrogation	Additional Language: Waiver of Subrogation
Excess Liability	Excess Liability	Excess Liability	
None	\$1 Million	\$2 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. Contracts that require working directly with children, without District personnel present, shall endorse the General Liability and/or Professional Liability policies to extend coverage for Wrongful Acts including Abuse and Molestation.

Revised September 2020