

**OSCEOLA SCHOOL DISTRICT  
MINIMUM INSURANCE REQUIREMENTS**

<b>VENDOR CATEGORY*</b>	<b>GENERAL LIABILITY</b>	<b>AUTO LIABILITY</b> (If Applicable)	<b>WORKERS' COMP/ELL</b> (If exempt must provide proof)	<b>UMBRELLA LIABILITY</b>	<b>PROFESSIONAL LIABILITY</b> (Required if licensed by the State of FL)	<b>ENVIRON/POLLUTION LIABILITY</b> (If Applicable)	<b>FIDELITY BOND</b> (Loss of Money or Property due to dishonest acts)	<b>OTHER COVERAGE</b> (As required)	<b>BONDS</b> (Bid, Performance & Payment as Required)
<b>#1 - MINIMAL RISK PROFILE</b> * Purchase Order < \$50,000 and not listed in 2, 3 or 4 below * Purchase of Commodities w/ Employee, Agent or Subcontractors <b>not</b> coming onto School District Property, or * Purchase of Services From Individuals	INDEMNIFICATION LANGUAGE CONTAINED IN PO TERMS & CONDITIONS APPLY, NO ADDITIONAL INSURANCE REQUIRED								
<b>#2 - MEDIUM RISK PROFILE</b> * Purchase Order ≥ \$50,000 and not listed in 3 or 4 below * Custodial Services * Small Construction Projects < \$2m * Small Renovation Projects < \$2m * Small Project Professional Services	\$1,000,000	\$1,000,000	\$1,000,000	N/A	\$1,000,000	\$1,000,000	TBD	TBD	TBD
<b>#3 - HIGH RISK PROFILE</b> * Excavation Projects * Medical Services * Large Construction Projects > \$2m * Large Renovation Projects > \$2m * Large Project Professional Services	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	TBD	\$1,000,000	TBD	TBD	VALUE OF PROJECT
<b>#4 - SPECIALTY RISK PROFILE</b> * Asbestos Removal * Demolition * Environmental Hazards	\$1,000,000	\$1,000,000	\$1,000,000	TBD	TBD	\$5,000,000	TBD	TBD	VALUE OF PROJECT

\* These amounts may be modified at the discretion of the District depending on individual circumstances.