

CHAPTER 7.00 – BUSINESS SERVICES

7.116

INSURANCE OF CONTRACTORS FOR SPECIAL FACILITIES CONSTRUCTION

POLICY:

- (1) Consultants and Design Professionals
 - (a) Acquisition and Disposal of Real Property: Consultants contracted to perform Environmental Site Assessment shall carry two million dollars (\$2,000,000.00) in professional liability insurance.
- (2) Design Professional Insurance
 - (a) The Design Professional shall carry insurance against errors and omissions or liability:
 1. The design professional shall carry a minimum of \$2,000,000.00 on projects estimated to cost not more than \$10,000,000.00 and a minimum of \$4,000,000.00 on projects estimated to cost more than \$10,000,000.00. Design Professional selected for reuse of Dixie School Board prototype plans shall carry a minimum of \$2,000,000.00.
 2. The insurance requirement should be included in the advertisement for request for services.
 3. Design Professionals must purchase insurance on a project by project basis.
 - (b) Design Professionals contracted for the express purpose of reviewing construction documents.
- (3) A Design Professional selected by RFQ process will be utilized to review all construction documents where estimated cost is over \$1,000,000.00, unless reviewed by the Department of Education (DOE). Any Design Professional reviewing documents, other than the DOE, will comply with the following:
 - (a) The Design Professional shall carry a minimum of twenty five percent (25%) of the estimated cost of the project.
 - (b) The insurance requirement should be included in the advertisement for request for services.
 - (c) Design Professionals must purchase insurance on a project by project basis.
- (4) Payment and Performance Bonds
 - (a) A payment and performance bond is required on all new facility construction contracts over the amount established in F.S. 1013.45(1)(e).
 1. Contractors shall adjust the amount of the payments and performance bond with each approved change order.

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2. Contractors shall furnish payment and performance bonds to Dixie County Public Schools equal to the Guaranteed Maximum Price or Stipulated Sum cost of the project, whichever is applicable.
3. A contractor is not required to secure a surety bond from a specific agent or bonding company. The bond must state on its front page: The name, principal business address, the phone number of the contractor, the surety, the owner of the property being improved, the contract number assigned by Dixie County Public Schools and a description of the project sufficient to identify it, such as a legal description or the street address of the property being improved, and a general description of the improvement.
4. Such bond shall be conditioned upon the contractor's performance of the construction work in the time and manner prescribed in the contract and promptly making payments to all persons defined in s. 713.01, who furnish labor, services, or materials for the prosecution of the work provided for in the contract.

(5) Contractor Insurance Requirements

- (a) Broad Form Property Damage Including Completed Operations: any person entering into a formal contract with Dixie County Public schools for the construction of a building, shall, before commencing the work or before recommending the work after a default or abandonment, deliver an ISO Broad Form Commercial General Liability Policy. Liability Insurance shall include all major division of coverage and be on a comprehensive basis including but not limited to:
 1. Premises Operations (including X, C, and U coverage except when work does not include foundation, structural work, pressure fired vessels or materials or constructions that could explode).
 2. Independent Contractor's Protective
 3. Products and Completed Operations
 4. Personal Injury Liability with Employment Exclusion deleted. Hazards A, B, and C.
 5. Owned, non-owned and hired motor vehicles.
 6. Broad Form Property Damage included Completed Operations.
 7. Employees as additional insured.

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- (b) The insurance required shall be written for not less than the following limits.
 - 1. Workers' Compensation
 - (a) Employers Liability: \$500,000.00 per accident, \$500,000.00. Disease, Policy Limit \$500,000.00 Disease, Each Employee. The contractor shall require its subcontractors to provide Workers' Compensation Insurance for all employees unless such employees are covered by the protection afforded by the contractor. Such insurance shall comply fully with the Florida Workers' Compensation Law. In case any case of employees engaged in hazardous work under this contract at the site of the project is not protected under the Workers' Compensation Statute, the contractor shall provide, and cause each subcontractor to provide, adequate insurance satisfactory to the Owner for the protection of employees his not otherwise protected.
 - 2. Comprehensive General Liability (Including Premises-Operations; Independent Contractor's Protective; Products and Completed Operation Broad Form)(Liability, Contractual Liability)
 - 3. Bodily injury
 - (a) Each Occurrence \$1,000,000.00
 - (b) Annual Aggregate \$2,000,000.00
 - 4. Completed Operations and Products Liability shall be maintained for one year after final payment.
 - 5. Property Damage Liability Insurance shall include coverage for the following hazards: X, C, U
 - 6. Comprehensive Automobile Liability (including owned, non-owned, and hired vehicles): \$1,000,000.00 Combined Single Limit for Bodily Injury and Property Damage.
 - 7. The School Board of Dixie County shall be listed both as an "Additional Insured" and "Certificate Holder" on the policy.
- (6) Asbestos Abatement
 - (a) Prior to issuing any abatement contract, which shall be based on specifications prepared by an asbestos consultant, the contracting agency shall verify that the asbestos contractor has liability insurance with a pollution endorsement against claims or claim expenses arising from any abatement project. In the event such liability insurance ceases to be available to asbestos contractors, the asbestos contractor shall post a surety bond or letter of credit.

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STATUTORY AUTHORITY : 1001.42, F.S.

LAWS IMPLEMENTED: 287.55; 1001.43; 1001.53; 1010.04; 1011.06; 1011.07; F.S. SREF 4.1(2)(F)

STATE BOARD OF EDUCATION RULES: 6A-2.0111

History:

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