**4.1 Insurance Requirements**

A valid Certificate of Insurance is required for any and all use of Webster School District facilities. The user hereby agrees to effectuate the naming of the town and/or school district as an unrestricted additional insured on the user’s policy. The policy naming the Webster School District as an additional insured shall:

* be an insurance policy from an A.M. Best rated “secured” New York State licensed insurer
* contain a 30 day notice of cancellation
* state that the organization’s coverage shall be primary coverage for the Town and/or school district, its board, employees and volunteers.

The user agrees to indemnify the school district for any applicable deductibles. Required insurance:

* Commercial General Liability Insurance: $1,000,000 per occurrence/$3,000,000 aggregate.

The user acknowledges that failure to obtain such insurance on behalf of the Webster School District constitutes a material breach of contract and subjects it to liability for damages, indemnification and all other legal remedies available to the Webster School District. The user is to provide the Webster School District with a certificate of insurance, evidencing the above requirements have been met. The failure of the town and/or school district to object to the contents of the certificate or the absence of same shall not be deemed a waiver of any and all rights held by the Webster School District.

Certificate of Insurance must cover all teams for which the organization is responsible for scheduling. Any exceptions must be provided in writing.