

INSURANCE REQUIREMENTS FOR PROFESSIONAL SERVICES CONTRACTS

Milwaukee Public Schools (“MPS”) requires certain insurance coverage for Contractors performing services for the District. If you choose to contract with the District, you must be aware of the following.

SUMMARY

- All contracts over \$1000 require insurance.
- Some contracts \$999 and under may require insurance depending on the services.
- All review of insurance documentation is done through the EXIGIS system; the District no longer accepts or review COIs manually.
- When a contract request is entered, contractor will receive an email from EXIGIS reminding them of the minimum limits of insurance required by MPS and how to provide their insurance broker’s information. The insurance broker then provides proof of insurance.
- Any request for waiver of insurance coverage must be completed through EXIGIS.
- General liability coverage will never be waived.
- Contracts are not finalized until appropriate insurance documentation is on file in EXIGIS or a waiver request has been granted.
- The only guarantee your contract has been finalized and that you may provide services is **receipt of a fully-executed contract**.
- If you provide services before receiving a fully-executed contract, you do so at the risk of non-payment.
- Workers’ compensation coverage is required for all contractors, with the exception of individuals or single-member LLCs.

The District’s contract states that minimum limits of insurance are:

Workers’ Compensation	Statutory Limits
Employers’ Liability	\$100,000 per occurrence
General Liability	\$1,000,000 per occurrence/\$2,000,000 aggregate
Auto Liability	\$1,000,000 per occurrence
Umbrella (excess) Liability	\$1,000,000 per occurrence

The District also requires that “**The Milwaukee Board of School Directors**” shall be named as an additional insured under your general liability insurance and umbrella liability insurance. If “MPS” or “Milwaukee Public Schools” is named instead, the COI will be rejected as non-compliant.

All contracts over \$1000 contain these insurance requirements. Contracts \$999 and under generally do not have insurance requirements; however, the District may require insurance for contracts with particular services that necessitate insurance (*e.g.*, activities that have the potential to cause injury or damage to property). Depending on the services provided, contracts may also include a requirement to hold professional liability insurance of \$1,000,000 per occurrence.

The District has partnered with EXIGIS Risk Management Services to collect and verify the required insurance documentation. All review of insurance documentation is done through the EXIGIS system online. While a contract is being drafted, you will receive an email from EXIGIS reminding you of the minimum limits of insurance required by MPS and how to provide your broker’s contact information so they can submit your

insurance documentation electronically. Insurance brokers should be familiar with this type of process. There is no cost to you or your broker to utilize EXIGIS.

ALL REQUESTS FOR WAIVERS OF AUTO LIABILITY OR UMBRELLA COVERAGE MUST BE MADE BY YOU OR YOUR BROKER THROUGH THE EXIGIS SYSTEM. THE DISTRICT WILL NEVER WAIVE GENERAL LIABILITY COVERAGE; IT IS REQUIRED FOR ALL CONTRACTORS. NOTE THAT THE EXISTENCE OF PROFESSIONAL LIABILITY WILL NOT NEGATE THE NEED FOR GENERAL LIABILITY COVERAGE.

CONTRACTS WILL NOT BE FINALIZED – AND CONTRACTORS WILL NOT RECEIVE PAYMENT – UNTIL APPROPRIATE INSURANCE DOCUMENTATION HAS BEEN RECEIVED OR A WAIVER REQUEST, THROUGH EXIGIS, HAS BEEN GRANTED.

If you provide services before receiving a fully-executed contract, believing that the insurance requirements for your contract will be waived, you do so at the risk of non-payment. There is no guarantee – even if you have not been required to provide insurance in the past – that a waiver of any insurance requirements will be granted.

Additional information regarding workers' compensation insurance: Workers' compensation insurance is not required for those contractors that have identified – on a W-9 – their federal tax classification is “Individual/sole proprietor or single-member LLC”. All other contractors will be required to either provide: proof of workers' compensation insurance; or a notarized affidavit indicating contractor is exempt from the requirements of Wisconsin law to hold workers' compensation coverage. Such an affidavit will be provided by EXIGIS upon request.

Department of Procurement & Risk Management

Milwaukee Public Schools