

COUNTY INSURANCE & INDEMNIFICATION

INSURANCE PROGRAMS

The County uses a variety of methods to handle its risk exposures and control its Cost of Risk. For example, some risk exposures are retained by the County (self-insured) while others are transferred through the purchase of commercial insurance.

COMMERCIAL INSURANCE PROGRAMS

Risk Management Operations serves as the County's internal insurance broker and administrator for its commercial insurance policies. These programs benefit:

- County Departments (for example, the Property Insurance Program)
- Contractors ([SPARTA](#) - Contractor's Liability Insurance Program)
- Special Event Sponsors ([SELIP](#) - Special Events Liability Insurance Program)
- County Volunteers ([Volunteer Worker Program](#))

SELF-INSURANCE PROGRAMS

Self-insurance is the risk-financing method used by the County to pay most of its vehicle liability and physical damage, general liability, and professional liability costs. Property losses and other uninsured costs not covered under commercial insurance programs are also paid in this manner.

SPARTA: Contractors Liability Insurance Program

SPARTA was designed to provide Commercial General Liability, Professional Liability and Non-owned Automobile Liability coverage to tradesmen, artisans, contractors and tenants who would not otherwise be able to provide the insurance limits needed to successfully bid and compete for Public Entity business opportunities. Department and contractor participation in the SPARTA program is entirely voluntary.

1. **SPARTA** can provide limits of liability up to \$1 million per occurrence and \$2 million aggregate in commercial general liability coverage. \$1 million in professional liability coverage and \$1 million in non-owned auto liability coverage are available by Endorsement.
2. The classes of business eligible for **SPARTA** coverage are listed below. However, other types of risk not listed may also be eligible for coverage.
3. **SPARTA** coverage is limited to contracts with the County of Los Angeles and does not extend itself to any other work performed by tradesmen, artisans, contractors and tenants.

Contractors may call **SPARTA** directly at (800) 420-0555 or go to www.2sparta.com for more information and to obtain quotes.

Examples of Businesses covered by **SPARTA**:

SERVICE PROVIDERS

- Caterers (with no public exposure)
- Computer software (including Training classes)
- Distributors (all varieties)
- Electronic data processing
- Express companies
- Freight forwarders

- Laundries
- Mailing/addressing companies
- Office machine service/repair
- Office machine installation
- Paper products distributors
- Photographers
- Printers
- Temporary employment agencies (clerical only)
- Rental companies (other than autos or contractor equipment)
- Uniform suppliers
- Vending machine operations

TENANTS WHO LEASE COUNTY SPACE

- Building or Premises
- Parking Private-property rented to others
- Parks or open land-rented or leased to others

TENANTS OCCUPYING SPACE ON COUNTY PROPERTY (must be licensed and have a permit)

- Pushcart
- Snack bars
- Kiosks

ARTISAN CONTRACTORS AND TRADESMEN

- Alarm installation, service or repair
- Cabinet makers
- Cable or telephone system installation
- Carpentry - all classes
- Carpet cleaning and installation
- Caterers (with public exposure)
- Communications equipment installation
- Consultants (with public exposure) – must be submitted to carrier for approval
- Cement or concrete floors
- Concrete construction - must be submitted to carrier for approval
- Conduit construction – within buildings or repair & service of existing lines
- Debris removal
- Decorating
- Demolition – under two stories – no explosives or wrecking ball
- Door or window installation or repair
- Drywall/wallboard installation or repair
- Electrical work within buildings
- Excavation - must be submitted to carrier for approval
- Fence installation or repair
- Fire extinguisher service
- Fire suppression systems installation, service or repair
- Floor covering installation
- Furniture or fixtures installation, service or repair
- Glass installation
- Grading of land - must be submitted to carrier for approval
- Graffiti removal

- Heating and air conditioning installation, service or repair
- Janitorial service
- Landscaping, lawn mowing, tree trimming or gardening
- Locksmiths
- Metal erection – artistic or decorative
- Masonry work
- Modular building erection
- Painting – interior
- Painting – exterior under three (3) stories
- Paper hanging
- Pest control - must be submitted to carrier for approval
- Plumbing
- Security guards – unarmed only – excluding rock concerts and sporting events
- Sheet metal work
- Sign painting and lettering within buildings or under two (2) stories
- Tile, stone or marble installation
- Window cleaning – interior
- Window cleaning – exterior under three (3) stories

OPERATIONS NOT ELIGIBLE FOR SPARTA

- Airport control tower construction, service or repair
- Airport control tower equipment installation, service or repair
- Airport runway or warming apron construction, service or repair
- Airport security
- Aircraft service or maintenance
- Ambulance services
- Alarm monitoring
- Blasting operations
- Boat or ship building
- Bridge or elevated highway construction
- Building structure raising or moving
- Caisson or cofferdam work
- Construction of buildings – more than one (1) story
- Dredging
- Drilling
- Earthquake retrofitting (not to include repair or debris removal)
- Electric light or power line construction
- Elevator repair, service or installation
- Emergency or rescue services
- Fire proofing
- Garbage, ash or refuse collection (not to include janitorial operations)
- Gas mains or connections construction
- Homes, halfway houses and other similar facilities
- Metal work or erection – structural or loading bearing
- Parks that host or sponsor athletic events or playing fields
- Pier or dock construction or repair
- Pile driving
- Pipeline construction or installation
- Printers E & O
- Railroad construction or repair
- Residential construction or repair

- Tank construction or installation
- Street, road or highway construction, paving or re-paving
- Primary construction of the following:
 - Steam mains or connections
 - Sewer main or storm drain construction
 - Water or sewer main construction
 - Underpinning of buildings or structure

SELIP: Special Events Liability Insurance Program

Parties who use County facilities for classes, street fairs, exhibitions, weddings, family picnics, birthdays, sport games and a variety of other events are required to provide general liability insurance covering the activity. Event Sponsors who do not customarily maintain liability insurance may be eligible to purchase this insurance through **SELIP**. **SELIP** insurance protects both the Event Sponsor and the County for liability (injury or property damage) which could result from the activities of the Event Sponsor at the County of Los Angeles facilities. **Parties who use County facilities operated by concessionaires, such as Raging Waters cannot utilize the SELIP Program to obtain insurance. Please refer to your use permit for insurance requirements.**

Event Sponsors interested in purchasing **SELIP** coverage may contact **SELIP** directly at (800) 420-0555 or go to www.2sparta.com for more information to obtain premium quotes, pay premiums and receive certificates of insurance. The insurance application is available on the website under the heading "PROMPT COVER."

Cost of the SELIP insurance premium for each event is based on the hazard classification of the event (see Schedule below) and the number of attendees at the event.

COVERED EVENTS AND HAZARD CLASS SCHEDULE

HAZARD CLASS 1 EVENTS

- Anniversary Parties
- Antique Shows
- Art Festivals and Shows
- Auctions
- Auto Shows-Auto Static Only
- Award Presentations
- Baby Shower
- Ballet or Other Classical Dance Shows
- Balloon Artists
- Banquets
- Baptism
- Bar Mitzvahs/Bat Mitzvahs
- Bazaars
- Beauty Pageants
- Belly Dancer
- Birthday Parties
- Boat Shows (Dry Dock Only)
- Body Building Contests
- Book Signing
- Bridal Showers
- Business Meetings and Shows
- Business Parties

- Camera Shows
- Card Shows
- Caricature Sketching
- Carolers
- Cartoonist
- Casino Nights
- Chamber Of Commerce Events
- Charity Benefits, Dances, Auctions, or Sales
- Choirs – Indoor
- Church Services or Meetings
- Civic Club Meetings
- Classic Dance Shows
- Computer Shows
- Concerts - Celtic Music
- Concerts - Chamber Music
- Concerts - Classical Music - Indoors
- Concerts - Holiday Music
- Concerts - Instrumental
- Consumer Shows
- Conventions - Indoors
- Craft Shows
- Dance Competitions
- Dance Recital
- Debutant Balls
- Debuts
- Drill Team Exhibitions
- Educational Exhibitions
- Electronics Conventions
- Face Painters
- Fashion Shows
- Flower and Garden Shows
- Fund Raising Dinner
- Funeral Service
- Graduations
- Harvest Festivals - No Farm Implements or Equipment
- Holiday Events & Parties / Gift Exchanges
- Home Shows
- Jazz and Jam Concerts - Indoors
- Jewelry Maker
- Job Fairs Indoors
- Ladies Club Events
- Lectures
- Luncheons
- Meetings - Indoors
- Mime
- Mobile Home Shows
- Pageants
- Poet
- Poetry Reading
- Professional and Amateur Association Meetings
- Puppeteer
- Quinceanera
- Recitals
- Reunions Indoors
- RV Shows
- Scouting Jamborees - No Overnight Camping

- Séances
- Seminars
- Social Receptions - Indoors
- Speaking Engagements
- Store Openings
- Storytellers
- Symphony Concerts
- Teleconferences
- Telethons
- Trade Shows - Indoors
- Vacation Shows
- Ventriloquist
- Voter Registration
- Weddings and Wedding Receptions
- Yodeler

HAZARD CLASS 2 EVENTS

- Bingo Games
- Card Games - Blackjack
- Card Games - Poker
- Carnivals - School Events with No Mechanical Rides
- Chess Tournament
- Choirs - Outdoor
- Christmas Tree Lighting
- Clowns - No Motorized Vehicles
- Comedians
- Concerts - 50's, 60's, 70's or 80's Music
- Concerts - Blues Music
- Concerts - Classical Music - Outdoors
- Concerts - Country Music
- Concerts - Folk Music
- Concerts - Funk Music
- Concerts - Motown
- Concerts Soul Music
- Dog, Cat, Bird & Other Domestic Animal Shows/Events
- Easter Egg Hunt
- Festival and Cultural Events - Indoors
- Fishing Events
- Golf Events - Non Professional
- Impersonator - Celebrity or Holiday Character
- Impressionist
- Jazz and Jam Concerts - Outdoors
- Job Fairs - Outdoors
- Jugglers (No Pyro)
- Magician
- Mariachi Band
- Math Tournament
- Meetings - Outdoors
- Menorah Lighting
- Picnics - No Pools or Lakes
- Reunions - Outdoors
- School Band Competitions or Events
- Soap Box Derbies
- Social Receptions - Outdoors
- Trade Shows - Outdoors
- Union Meetings
- Video Game Contests

HAZARD CLASS 3 EVENTS

- Aerobics and Jazzercise Classes or Events
- Amateur Rodeo and Roping Events
- Baseball - Amateur
- Basketball - Amateur
- Bicycling - No Racing / Off-road
- Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators
- Bowling Tournaments
- Boxing, Wrestling, Hockey and Football Games - Amateur
- Casino and Lounge Shows
- Cheerleading Events/Competitions (no Pyramids)
- Comedy Shows
- Company or Corporate Retreats
- Concerts - Pop Cover Bands
- Cornfield Mazes
- Country & Western Events - No Rodeos or Rides
- Country Festivals and Fairs - No Rides
- Festival and Cultural Events - Outdoors
- Film Screenings
- Film Showings
- Golf Tournament - Daytime
- Grad Night
- Gymnastic Competitions - Spectators Only
- Halloween - Costume Contests
- Ice Skating Shows
- Junior Athletic Games
- Karate Meets
- Lacrosse
- Laser Tag - Indoors
- Livestock Shows
- Magic Shows
- Marathons (Walking & Running)
- Mobile Homes/RV Shows – Professionally Managed
- Movie Release Party
- New Year Party (Private/By Invite Only)
- Old Timer Events
- Parades - Under 5,000 Spectators
- Play Readings
- Plays
- Pool and/or Billiards Tournaments
- Proms
- Rugby
- Soccer
- Softball - Amateur
- Sporting Events - Indoors - Non-Professional
- Talent Show (No Rap, Hip Hop, Heavy Metal Shows)
- Tap Dancing
- Tennis Tournament
- Theatrical Stage Performances
- Volleyball - Amateur
- Wagon / Hayrides
- Walking / Hiking Tour
- Wine Tasting