Schools often engage former employees on a contract basis without adding them to the payroll. They can't be expected to purchase the same insurance that is required of businesses with equipment and employees who may create liability exposures or damage property. The same applies to individuals who may be one person businesses; individuals are not eligible for Worker's Compensation. Schools may be overlooking the use of qualified contractors by requiring insurance that isn't needed. Consider using some type of waiver for such individuals. Below is a sample.

Non Employment & Hold Harmless Agreement

I agree to hold harmless and indemnify (School Name), for any property damage or injury(ies) sustained by myself, my property or any other individual, that occurs or is alleged to have occurred in the course of or as a result of any activities which I have agreed to undertake. Further I agree to accept responsibility for injury or damage to property of others including (School Name) which result from my actions.

I further agree to abide by all (School Name) policies and procedures and accepted guidelines pertaining to this project as well as all the (School Name) safety rules and regulations.

I am not an employee of (School Name), and (School Name) shall in no way be responsible for providing group life and health insurance, workman's compensation or unemployment insurance for me, or for providing any other benefits associated with employment by the District.

Texas Statute (Texas Tort Claims Act §101.051) provides (School Name), its trustees and employees, tort immunity for bodily injury or property damage resulting from the District's operations or its premises.

_____
Signature of Person Performing the Duty

_____
Printed Name of Person Performing the Duty

Address:

_____

_____

Telephone:

_____