**Section 1095.220 Liability Insurance**

A school shall maintain continuous liability insurance from a company authorized to do business in Illinois for the protection of the school's students and employees *at the school’s places of business and at all classroom extensions, including any work-experience locations*. (Section 55 of the Act)

a) The liability insurance policy shall specify limits of liability of not less than $100,000 per person and $300,000 per occurrence for bodily injury liability and not less than $50,000 per occurrence for property damage liability.

b) The insurance policy shall include coverage for off-campus learning experiences such as student commercial employment as a part of the instructional program, internships/externships, cooperative education, and experiential learning activities, unless the school furnishes the Board a certificate of insurance evidencing such coverage is being provided by the employer or other person responsible for the off-campus learning experience.

c) The school shall furnish the Board with a certificate of insurance that indicates compliance with the minimum amounts of liability insurance required by this Section.

1) The insurance policy shall provide that the company issuing the policy must give written notice to the Board at least 30 days prior to the effective date of a cancellation.

2) If the certificate does not so indicate, the insurer shall provide riders verifying coverage at all sites where instruction is being, or will be, given to Illinois students.