Insurance Requirements

You should forward this requirement list to your insurance agent or broker for completion. Should you have any questions regarding these requirements, please call your contact person at the University (as noted at the end of this document). If your insurance agent has any questions, they may contact the Clark Hitt in the University's Insurance & Risk Management Department at 909-593-3511, ext. 4516.

All who are on University facilities must have some or all of the following insurance coverage:

- **Commercial General Liability Insurance** including coverage for Premises Operations, Products/Completed Operations, Contractual, Independent Contractors, Broad Form Property Damage, and Personal Injury; with a minimum combined single limit of not less than $1,000,000 for Bodily Injury and Property Damage (each occurrence) and a $2,000,000 aggregate.
- **Fire Legal Liability Insurance** in an amount not less than $1,000,000. Such coverage may be provided under the policy for General Liability. Higher limits may be required on some projects.
- **Professional Liability** for licensed architect, engineer, designer or other “professional,” a Certificate of Insurance shall be supplied showing errors and omissions coverage in an amount not less than $1,000,000 per occurrence. Limits may be higher on some projects.
- **Workers’ Compensation and Employer’s Liability Insurance** with California statutory limits.
- **Business Auto Liability Insurance** with a Combined Single Limit of not less than $1,000,000 for Bodily Injury and Property Damage, including all owned and non-owned and hired autos. If you are a transportation company the minimum coverage limit is $5,000,000.
- **Umbrella or Excess Coverage** will be required for some projects in an amount not less than $5,000,000 combined single limit per occurrence or more. The amount is based on the project or activity risk or exposure. Endorsements, which limit or exclude coverage, will need to be attached to the Certificate.

The contractor/vendor must provide to the Risk Management Department of the University (1) **Certificate of Insurance** and (2) **additional insured endorsement form** evidencing the above insurance coverage and limits. The Certificate and endorsement must also comply with the following:

- Issued by a company authorized to do business in the State of California with a BEST's rating of A or better and admitted in California and on an occurrence form.
- Signed by an authorized agent or representative of the insurance carrier.
- Name UNIVERSITY OF LA VERNE as the Certificate Holder, and contain an "Attention Of" line to the contracting department.
- Your coverage is primary.
- Shall be on file prior to commencement of services.
The effective dates of all policies must be inclusive of the contract dates. If the contract extends beyond the current policy expiration date, then a Certificate of Insurance and certified copy of each endorsement showing the new policy term must be received by the contracting department at least 30 days before expiration of the existing coverage.

The following wording must be contained in the memo field: "It is agreed that the Certificate Holder is included as an Additional Insured/Loss Payee, as its interest may appear, as respects operations of the named insured for services rendered to the Certificate Holder. It is agreed that this insurance is primary and not contributory with any insurance maintained by the Certificate Holder.” Endorsements shall be on CG20 10 [11 85] forms or equivalent (CG 20 10 [07 04] plus CG 20 37 [10 01]) when applicable. Endorsements, which limit or exclude coverage, will need to be attached to the Certificate.

The Cancellation Clause must be for a minimum of 30 days and must strikeout the terms "endeavor to" and "but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives."

Please note that failure on the part of the contractor to procure or maintain required insurance shall constitute a material breach of contract upon which the University, at its sole discretion, may immediately terminate the contract.