Attachment - Certificate of Insurance Requirements
for Third Party Agreements with Union College

Requirements

1. All insurance must be written with carriers rated at least “A-8” by A. M. Best and must be admitted and licensed in the State of New York.

2. General Liability:
   • $1,000,000 per Occurrence
   • $1,000,000 Personal & Advertising Injury
   • $2,000,000 Products & Completed Operations Aggregate
   • $2,000,000 General Aggregate
   • $300,000 Fire Damage Legal Liability
   • $5,000 Medical Expense – Each Person

Conditions:
   a. Include Contractual Liability.
   b. Include the College as “Additional Insured” on a “primary and non-contributory basis”.
   c. Provide a Hold Harmless Clause in favor of the College.
   d. Include a Waiver of Subrogation clause in favor of the College.
   e. Provide 30 days prior written notice of cancellation or non-renewal to each certificate holder, as allowed by ISO.
   f. Products and Completed Operations, as well as following form umbrella or excess liability insurance coverage to remain in effect for at least two years after project/contract completion.

3. Automobile Liability:
   • $1,000,000 Combined Bodily Injury and Property Damage
   • Provide all other coverages required by the Laws of New York State

4. Workers’ Compensation:
   • $500,000 Bodily Injury by Accident
   • $500,000 Bodily Injury by Disease – Policy Limit
   • $500,000 Bodily Injury by Disease – Each Employee

5. Umbrella or Excess Liability:
   • $5,000,000 per Occurrence
   • $5,000,000 Aggregate
• Following Form Coverage

6. Certificates of Insurance to be addressed to Union College and any/all other parties, as required by written contract and shall be provided prior to beginning any program, occupancy or operation.

Other Requirements For Specific Contracts As Follows:

(Here we can add Sexual Abuse, Cyber Liability, Environmental Liability, etc.) if needed for specific contracts.