



**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.