INSURANCE REQUIREMENTS FOR VENDORS, CONTRACTORS and SERVICE PROVIDERS

All contractors, vendors or service providers coming on to University premises to do work or provide services are required to have insurance. Insurance is necessary to cover any claims or losses for which the contractor/vendor may be responsible. Departments should request a Certificate of Insurance from the contractor or vendor prior to the beginning of work and/or the start of a contract. A Certificate of Insurance is a standard form issued by the insurance company evidencing the insurance information (limits, type of insurance) of its policyholder.

The following minimum insurance standards shall apply to all vendors performing, selling, or distributing products and services at Tufts University. If a product or service, in the opinion of the Director of Risk Management and Insurance, represents an unusual or exceptional risk, additional insurance for that product or service may be required.

- **Commercial General Liability Insurance**: Including Bodily Injury and Property Damage Liability, Independent Contractors Liability, Contractual Liability, Product Liability and Completed Operations Liability in an amount not less than $1,000,000 combined single limit, per occurrence, and $1,000,000 aggregate.

- **Workers Compensation**: Statutory limits are required.

- **Automobile Liability**: For vendors who will drive on Tufts University property, Automobile Liability in an amount not less than $1,000,000 per occurrence for bodily injury and property damage, including owned, hired and non-owned vehicle coverage.

- **Professional Liability**: $1,000,000 each claim for all professional services including, but not limited to, architects, engineers, consultants and testing services.

Vendors and contractors shall name Tufts University as an additional insured on its general liability insurance policy as it pertains to the work done/service provided/product delivered to the University and shall provide a 30-day notice of
cancellation or non-renewal of coverage to the University. Such insurance must be primary as to any other valid and collectible insurance.

The University does not need to be named as an additional insured on the workers compensation policy.

Any liability coverages on a “claims made” basis should be designated as such on the certificate.

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the vendor, contractor or service provider.

All polices shall evidence insurance written by a carrier licensed in the Commonwealth of Massachusetts and rated at least “A” in A.M. Bests Key rating Guide.

Renewal certificates of insurance shall be provided annually until all work is completed.