

INSURANCE REQUIREMENTS

1. COVERAGE LIMITS:

Vendor/Contractor shall maintain for not less than the duration of the contract between Vendor/Contractor and University. Insurance, the following insurance is required prior to occupancy.

- **General Liability** - comprehensive or commercial with minimum limits of \$2,000,000 per occurrence and \$4,000,000 general aggregate.
- **Business Automobile Liability** - minimum limits for Owned, Scheduled, Non-Owned, or Hire Automobiles is \$1,000,000 per accident for bodily injury and property damage.
- **Workers' Compensation** - as required by the State of California, with Statutory Limits, and Employer's Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease. *(Not required if consultant provides written verification it has no employees)*
- **Sexual Abuse or Molestation (SAM) Liability Insurance:** If the work will include contact with minors, and the General Liability policy referenced above is not endorsed to include affirmative coverage for sexual abuse or molestation, Renter shall obtain and maintain a policy covering Sexual Abuse and Molestation with a limit no less than \$1,000,000 per occurrence or claim. Proof of coverage must be provided and must remain in force for the duration of the Facility Rental Agreement.

2. RATINGS:

Insurance shall be placed with insurers with a current A.M. Best's rating of no less than A: VII.

3. CERTIFICATE HOLDER:

CSU, Northridge
Attn: Insurance & Risk Management
18111 Nordhoff Street
Northridge, CA 91330-8458
Email: risk@csun.edu

4. ENDORSEMENTS AND PROVISIONS:

GENERAL LIABILITY: Policies must include endorsements that contain the following provisions

a) Additional Insured:

All of the entities listed MUST be included as additional insured: **The State of California, the Trustees of The California State University, California State University, Northridge and employees, officers, directors, volunteers and agents (collectively "University")** are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Contractor including materials, parts, or equipment furnished in connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Contractor's insurance

(requirements continued on next page)

b) Primary, Non-Contributory Insurance:

For any claims related to any project, the vendor/contractor's insurance coverage shall be primary insurance as respects **the State of California, the Trustees of The California State University, California State University, Northridge and employees, officers, directors, volunteers and agents (collectively "University")**. Any insurance or self-insurance maintained by the Campus, its officers, officials, employees, or volunteers shall be excess of the Contractor's insurance and shall not contribute with it.

c) Waiver of Subrogation:

Contractor hereby grants to Campus/Auxiliary a waiver of any right to subrogation which any insurer of said Contractor may acquire against the Campus/Auxiliary by virtue of the payment of any loss under such insurance. Contractor agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Campus/Auxiliary has received a waiver of subrogation endorsement from the insurer.

WORKERS' COMPENSATION:

The Workers' Compensation policy shall be endorsed with a **waiver of subrogation** in favor of the Campus for all work performed by the Vendor/Contractor, its employees, agents, and subcontractors.

NOTICE OF CANCELLATION:

Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the Campus.

If you have any questions, please contact (818) 677-6830 or email risk@csun.edu.