



**NAZARETH COLLEGE OF ROCHESTER**

**INSURANCE REQUIREMENT Category III Standard Vendors & Contractors Insurance**

**Event Parameters**

- > 50 attendees
- If not specified in MOU
- Work performed by contract service provider
- High Risk Level (significant/severe impact)

User must (at its cost) maintain and evidence all "checked" coverage with the limits as indicated:

**A. Required Coverage : Combined \$3 Million coverage per occurrence**

Coverage	Minimum Coverage	Note
<input checked="" type="checkbox"/> <b>Commercial General Liability</b> Bodily Injury & Property Damage Limit Products/Completed Operations Limit Personal Injury and Advertising General Aggregate Limit	\$ 1,000,000.00 each occurrence \$ 1,000,000.00 aggregate \$ 1,000,000.00 each person or organization \$ 2,000,000.00	•Coverage is to apply on an occurrence basis only. •No endorsement or modification of this policy limiting the scope of coverage for Contractual liability, Products/Completed Operations, Personal Injury, explosion, collapse and underground hazards, pollution, mold, or fungus shall be permitted. •Endorsed exclusions/limitations for the following are not permissible: Athletic Participants, Contractual Liability, or Designated Premises Restriction. •The policy shall provide coverage for damage to electronic data processing media or data with coverage at least as broad as Insurance Services Office Form CG 04 37 12 04. The Commercial General Liability coverage is to be maintained for a period of two years after final acceptance of the work.
<input checked="" type="checkbox"/> <b>Automobile Liability</b> Owned, Hired and Non-Owned Autos (Symbol "1" on Business Auto Policies) Combined Single Limit for Bodily Injury and Property Damage	\$ 1,000,000.00 each accident	
<input type="checkbox"/>	\$ 5,000,000.00 each accident	
<input checked="" type="checkbox"/> <b>Workers' Compensation and Employers' Liability</b>	\$ 100,000.00 each accident \$ 500,000.00 each employee for disease	Statutory coverage complying with the New York Workers' Compensation Law.
<input type="checkbox"/> <b>Liquor Liability</b> Bodily injury or property damage including damages for care, loss of services, or loss of support	\$ 1,000,000.00 each common cause \$ 1,000,000.00 aggregate	
<input type="checkbox"/> <b>Professional Liability</b>	\$ 1,000,000.00 each occurrence \$ 3,000,000.00 aggregate	Covering claims arising out of the rendering or failure to render any professional services
<input checked="" type="checkbox"/> <b>Excess Umbrella Liability</b> Combined Single Limit for Bodily Injury & Property Damage	\$ 2,000,000.00 each occurrence \$ 2,000,000.00 aggregate	Coverage is to apply on an occurrence basis only, in excess of the other liability coverages required in General Liability, Automobile Liability, and Worker' Compensation & Employers' Liability and shall be no more restrictive than such scheduled underlying insurance.
<input type="checkbox"/> Coverage to apply in excess of the following described above	\$ 5,000,000.00 each occurrence \$ 5,000,000.00 aggregate	
<input type="checkbox"/> Combined Single Limit for Bodily Injury & Property Damage	\$ 1,000,000.00 each occurrence \$ 1,000,000.00 aggregate	
<input type="checkbox"/> <b>Sexual abuse &amp; Molestation Liability</b>	\$ 1,000,000.00 each occurrence	Any insurance coverage for sexual abuse and molestation insurance written on a claim made basis shall remain in effect for a minimum of six(6) months following the use of College facilities
<input checked="" type="checkbox"/> <b>Additional Insured</b>	Nazareth College of Rochester must be named as an Additional Insured, on a primary basis, under the following coverages (if required): General Liability, Liquor Liability, Excess Umbrella Liability and, if checked here, the other insurance described above .	

- B. Insurers providing the above policies must be licensed to do so in New York State and must have an A.M. Best's rating of not less than A - with a Financial Size Category rating of not less than X.
- C. All coverages are to be provided on an occurrence basis unless otherwise agreed by Nazareth.
- D. On the Certificate of Insurance, the project name must be clearly stated. Certificates must specify the applicable retroactive date of any claims-made coverage being evidenced.
- E. Certificates of Insurance must provide for 30 days notice of cancellation of any of the evidenced coverages.  
Please email Sue Ahn, Financial Operations Coordinator [sahn3@naz.edu](mailto:sahn3@naz.edu)
- F. All Certificates must be provided to and approved by Nazareth prior to using the College's facilities. The Certificate Holder must be designated as "Nazareth College of Rochester, 4245 East Avenue, Rochester, NY 14618-3790, Attention: Kristen Green".
- G. Failure of Owner to demand such Certificate of Insurance or failure of Owner to identify a deficiency in a certificate that is provided shall not be construed as a waiver of the Contractor's obligation to maintain such insurance. Owner shall have the right, but not the obligation to prohibit the Contractor from entering the Project site until such certificate indicating full compliance with the requirements herein has been received and approved by Owner.
- H. Sub-Contractors of any tier:  
Use of sub-contractors must be pre-approved by Nazareth. In the event that Nazareth permits the use of sub-contractors, the Contractor's General Liability policy must not exclude damage to its work if the work was performed by a sub-contractor or if a sub-contractor's work causes damage to other elements of the work. All Sub-contractors shall maintain the insurance coverages outlined above and comply with all requirements set forth above, including the furnishing of separate insurance certificates and endorsements prior to said sub-contractors entering the premises or commencing work, unless otherwise agreed to by Nazareth. It is recognized that the nature of some work performed by sub-contractors may warrant a waiver of some of the insurance requirements outlined above or the imposition of additional requirements beyond those required above. Such changes in the requirements are subject to review and approval by Nazareth's Controller or other person responsible for Nazareth's Risk Management function.