

SMITH COLLEGE LIABILITY INSURANCE REQUIREMENTS

The following insurance requirements must be met by all vendors who routinely transact business on the Smith College Campus:

GENERAL LIABILITY:

2,000,000	General Aggregate
1,000,000	Products/Completed Operations
1,000,000	Personal & Advertising Injury
1,000,000	Occurrence
50,000	Fire Damage Legal Liability
5,000	Medical Expense

Coverage is to include Broad Form Property Damage, XCU hazard (if appropriate), Contractual Liability and be Occurrence Form unless otherwise agreed.

AUTO LIABILITY

1,000,000 Combined Single Limit

Coverage is to include All Owned Autos or Scheduled Autos and Hired Autos and Non-Owned Autos.

WORKERS' COMPENSATION

Statutory Workers' Compensation

EMPLOYERS' LIABILITY

500,000	Each Accident
1,000,000	Disease - Policy Limit 500,000
	Disease - Each Employee

(Workers' Compensation Insurance and Employer's Liability is not required of proprietorships and partnerships which have *no employees*. If any employees are subcontracted, coverage will be required, even if the employees are considered to be "independent contractors". A statement via letter must be provided with the certificates or policy copies stating that the firm has no employees other than the proprietor or partners. A certificate showing coverage of Health Insurance is required of all sole proprietors and partners.)

EXCESS LIABILITY

1,000,000 Each Occurrence 1,000,000
Aggregate

Umbrella Form required unless otherwise agreed.

You may substitute a higher amount of general liability coverage in lieu of a follow form umbrella, as long as the sum meets or exceeds the amount of general liability coverage requested. You must indicate on your certificate the full amount of insurance carried, even if it is less than the amount requested. A sample certificate is enclosed for your reference.

Please note: The following wording must appear on every insurance certificate submitted: *SPECIAL*

CONDITIONS/OTHER COVERAGES

The Trustees of the Smith College and any present or former trustee, director, officer, administrator, employee, student, volunteer worker or agent, is added as an additional insured to the General Liability, Auto, Employers' Liability and Excess Policies, as their interests may appear. This insurance shall not terminate without at least twenty (20) days prior written notice to the college.

Please add the college to all applicable policies as additional insured and instruct your insurance agents(s) to forward original signed insurance certificates and additional insured endorsements directly to:

Smith College
Purchasing Department
126 West Street
Northampton, MA 01063
Attn: Insurance Coordinator

Sorry, fax copies or photocopies are not acceptable. Additional insured endorsements are also required.

You will be required to maintain adequate insurance coverage throughout the entire period of your contract or supplier relationship with the college. New original certificates must be provided directly to the college by the insurance agent whenever new policies are issued or policies are changed or updated. Failure to have or maintain coverage or to provide original certificates may be cause for cancellation or non-renewal of your contract.

This insurance requirement shall not be construed as limiting in any way the extent to which Contractor may be held responsible for the payment of damages to any persons resulting from its operations or the activities of any person or persons for whom it is liable.