INSURANCE REQUIREMENTS

Faculty, staff and outside individuals or organizations requesting use of campus space for functions that are not related to regular college business must meet the college’s insurance requirements.

COVERAGE

General Liability is required for everyone renting space at Smith College, covering the actual dates and times of the event(s), in the minimum limits of liability of:
- $1,000,000 CGL per occurrence and $2,000,000 general aggregate

If Client’s program includes residential participants, the following coverage is also required in the minimum limits of liability of:
- Supplemental Accident—$10,000 per occurrence

If Client’s program includes participants, volunteers and/or staff under the age of 18:
- Sexual Abuse/Molestation in the minimum amounts of $25,000 per occurrence and $50,000 aggregate

If Client brings vehicles, employees and/or vendors on campus, the following coverage is also required in the minimum limits of liability of:
- Auto Liability—$500,000 CGL (including owned, hired and non-owned vehicles)
- Worker’s Compensation—Statutory
- Employer’s Liability—$100,000 / $500,000 / $100,000

Client must provide a Certificate of Insurance documenting coverage before the program is permitted on campus.

Client is required to add Smith College to its General Liability and Employers Liability insurance policies with the following wording: “Smith College, including its current and former trustees, officers, directors, employees, volunteer workers, agents, assigns and students, is added to this policy as Additional Insured.”

Certificate Holder must be listed as “The Trustees of the Smith College, Elm Street, Northampton MA, 01063.” Please send the certificate to the Events Management Office, 51 College Lane, Northampton, MA 01063, to the attention of Piper Foreso:
**PURCHASING INSURANCE**

As an option, Smith works with University Risk Management and Insurance Association to offer one-time coverage to external clients. Go to [https://tulip.ajgrms.com](https://tulip.ajgrms.com) and select “Quick Quote” to identify your event, coverage and cost. If you have any questions about this transaction, please contact:

- **Anita Bruner** 800-333-3231 x2574  [Anita_Bruner@ajg.com](mailto:Anita_Bruner@ajg.com)
- **Jennifer Monteleone** 800-333-3231 x2590  [Jennifer_Monteleone@ajg.com](mailto:Jennifer_Monteleone@ajg.com)

Arthur J. Gallagher Risk Management Services, Inc.
6399 S. Fiddlers Green Circle, Suite 200
Greenwood Village, CO 80111

Monday-Friday 8:30 a.m.–5 p.m. Mountain Tim

**SMITH COLLEGE CONTACT INFORMATION**

External clients/faculty & staff: **Piper Foreso**  pforeso@smith.edu  413-585-2179