Insurance Requirements for Vendors and Outside Groups

What are the Colleges' (LIT / LSCO/ LSCPA) insurance requirements for vendors?

All vendors performing work for the Colleges must be properly insured and provide evidence of coverage by means of a Certificate of Insurance (COI) to the Colleges <u>before commencing work or prior to the event</u>. COI's should be presented with the estimate for services.

The Colleges' standard insurance requirements for vendors are as follows:

1. Workers' Compensation: Statutory Limits
2. General Liability
   a. Commercial General Liability: Each Occurrence - $1,000,000
   b. Occur: General Aggregate - $2,000,000
   c. Products: Comp/Op Aggregate - Included
3. Business Auto Liability: $1,000,000
4. Professional Liability – If required by scope of work
5. Cybercrime – If required by scope of work
6. Pollution – If required by scope of work

All policies (except Workers' Compensation) <u>shall</u> name college (where work has been engaged) (LIT / LSCO / LSCPA) a member of The Texas State University System, their agents, servants, employees, officers, heirs, assigns, successors in interest & representatives in connection with the work as **Additional Insureds**. A **Waiver of Subrogation** in favor of the College/Additional Insureds and a thirty (30) day notice of cancellation is required on all policies. **Primary and Non-Contributory** language is to be provided on the COI for all coverage.

What if the vendor does not have insurance meeting the requirements?

The Executive Director of Campus Safety will evaluate the scope of services and risk exposure for the specific work and attempt to assist the vendor to address any concerns or specific deficiencies in coverage. Any exceptions to the types of coverage, or limits, must be approved by the Executive Director of Campus Safety.

Please contact the Executive Director of Campus Safety with any questions.

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