

What You Should Know

The College requires outside parties who will be performing work or providing services to the College, or those using College facilities to provide evidence of certain types of insurance coverage at specified minimum limits. In most instances, outside parties are required to name the College as an additional insured and to provide a certificate of insurance (COI) before commencing work or before using a College facility.

Insurance Requirements for Outside Parties

In general, all outside parties providing work, or services, or using College facilities are required to carry the following types and amounts of insurance coverage with the exception of academic lecturers.

Commercial General Liability (GL)

The College requires all contractors to carry comprehensive general liability insurance (GL) including:

- Bodily injury and property damage;
- Personal and advertising injury;
- Contractual liability;
- Products and completed operations; and
- Per occurrence/aggregate limit (per lists below).

The coverage limits are specified minimum amounts based on the type of work performed, service provided or activity. The College reserves the right to require higher limits from a particular contractor or vendor for a particular project or event.

General Liability Insurance Minimum Limit Requirements

The following table indicates the minimum insurance limit requirements for different types of vendors.

Level of Required General Liability Limits

\$1 million per occurrence/aggregate	\$2 million per occurrence/aggregate	\$3 million per occurrence/aggregate
Consultant (General Management, Software)	Repair/Maintenance/Onsite Installation Work	Hazardous Waste Transporter/Handler
Actor/Artist/Musician	Professional Health Care Provider (MD, RN, therapists)	Charter Bus Company
Caterer/Food Service Provider (single event)	Inflatable Attraction & Amusement Rental (carnival attraction, mechanical bull)	Airplane Charter

Photographer/Videographer	Outdoor Concerts	Industrial Food Service Vendor
Independent Consultant/Coach	Limo/Car with Driver Tournaments, Practices, Competitions, Athletic Demonstrations	Asbestos Abatement
Floor Refinisher	Electrician	Elevator Work
Cleaner	Architect, Exterior Contractor (facades, sidewalks, concrete work), Exterminator	Roofing & Scaffolding Work

Workers' Compensation

Contractors and suppliers with employees must carry the state statutory minimum workers' compensation coverage limits and \$500,000 for employer's liability. This coverage only applies when required by state law.

Automobile Liability

If the outside party uses vehicle that is integral to the work performed for or services provided to the College, outside parties working for the College must carry:

- Bodily injury and property damage;
- \$1,000,000 combined single limit per occurrence; and
- Includes owned, non-owned and hired vehicle coverage.

Professional Liability

When a supplier has a professional designation or license and/or is providing professional services, the College often requires this coverage:

- \$1,000,000 per occurrence; and
- \$1,000,000 in aggregate.

This coverage is required in addition to general liability (GL) coverage. The minimum limit for architects and engineers is \$2,000,000 and may be increased depending upon the nature of the services to be provided.

Insurance Language in Contracts & Agreements

The College has established standard language regarding its insurance requirements for outside supplier contracts and agreements. All contracts must be signed by the President, the Dean or the Vice President of Finance and Administrative Services.

Certificate of Insurance Requirements

A certificate of insurance (COI) is a document that shows proof of insurance coverage. Contractors, suppliers, or other outside parties who will be performing work for or services to the College, or using College facilities are required to provide evidence of the insurance required by the College by submitting a certificate of insurance to the Office of Finance and Administrative Services.

The certificate of insurance must:

- Name the Knox College, including its officers, agents, and employees as an additional insured under the outside party's general liability policy, and state that the policy is primary to any other valid or collectable insurance in force.
- Demonstrate that insurance policies are underwritten by a carrier rated at least "A" by Best Rating Agency.
- Contain a provision that a thirty (30) day prior written notice of cancellation shall be sent to the College.

For any athletic or sporting event, the COI must also contain the following language:

“This Insurance does not exclude coverage for bodily injury to any person while observing, practicing, or participating in any sports or athletic contest or exhibition sponsored by the Named Insured.”