



UNIVERSITY OF DAYTON  
MINIMUM INSURANCE REQUIREMENTS

**COMMERCIAL GENERAL LIABILITY**

Each Vendor shall maintain, at Vendor's expense, Commercial General Liability Insurance with respect to claims for bodily injury, personal injury, advertising injury and property damage arising out of Vendor's services and operations, goods and products and completed operations in an amount not less than One Million Dollars (\$1,000,000) per occurrence, and not less than Two Million Dollars (\$2,000,000) in the aggregate.

**WORKERS COMPENSATION**

Each vendor shall maintain Worker's Compensation insurance consistent with the requirements of the states under which employees' workers' compensations rights fall. A Waiver of Subrogation shall be attached in favor of the University of Dayton.

The Vendor shall also maintain Employers' Liability (aka Stop Gap Liability) in an amount of no less than \$1,000,000 per occurrence.

**AUTOMOBILE LIABILITY**

Each vendor shall also maintain Automobile Liability for owned/leased vehicles in an amount no less than \$1,000,000 per occurrence.

**UMBRELLA LIABILITY**

The Vendor shall also maintain an Umbrella or Excess Liability policy with at least Two Million Dollars (\$2,000,000) occurrence and Two Million Dollars (\$2,000,000) aggregate limit. The Umbrella or Excess Liability policy shall be inclusive of General Liability, Automobile Liability and Employers' Liability. The limit expressed herein is not intended to limit Vendor's liability to the amount of such coverage limits.

## **CERTIFICATE OF INSURANCE**

The Commercial General Liability shall include the following as Additional Insured: University of Dayton, its affiliates and subsidiaries, members, officers, employees, volunteers, Coverage provided shall be primary to the Additional Insured's and not contributing with any other insurance or similar protection available to the Additional Insured's whether other available coverage be primary, contributing or excess. The above policies and Certificate of Insurance shall also provide for a thirty [30] day notice of cancellation or non-renewal to this certificate holder. A certificate evidencing such coverage shall be forwarded to:

Attn: Robin Oldfield  
Environmental Health & Safety/Risk Management,  
300 College Park, Dayton, Ohio 45469-2905,  
Fax (937) 229-4395

## **PROFESSIONAL LIABILITY**

If Vendor is a licensed architect, engineer, designer or other "professional", they shall supply a certificate of insurance, including two (2) years following, professional liability insurance for claims arising from real or alleged errors, omissions, or negligent acts committed in the performance of professional or technical services associated with Agreement with limits of at least \$1,000,000 per claim and \$2,000,000 in the aggregate. The limit expressed herein is not intended to limit the Vendor's liability to the amount of such coverage limits.

## **VENDOR'S PROPERTY**

Responsibility for loss and insurance coverage for this property is the sole responsibility of the vendor (event sponsor).

## **NOTE**

University reserves the right to require other insurance requirements depending on the nature of the service or goods.