

STANDARD OPERATING PROCEDURE (SOP) #: 109.02

Subject: Vendor Minimum Insurance Coverage and Requirements

Purpose and Scope: To ensure that services or installations performed by a Vendor for the University is covered by appropriate insurance as evidenced by an ACORD certificate and endorsement of insurance.

Procedures: Reference SOP #: 109.01

(VENDOR)
Minimum Insurance Coverage and Requirements

The (VENDOR) shall obtain and maintain the minimum insurance coverage set forth below. By requiring such minimum insurance, the University of West Florida (UWF) shall not be deemed or construed to have assessed the risk that may be applicable to the (VENDOR). The (VENDOR) shall assess its own risks and if it deems appropriate and/or prudent, maintain higher limits and/or broader coverage. The (VENDOR) is not relieved of any liability or other obligations assumed or pursuant to the Contract by reason of its failure to obtain or maintain insurance in sufficient amounts, duration, or types.

COVERAGES

1. Commercial General Liability–ISO CG 001 Form or equivalent. Coverage to include:

Premises and Operations
Personal/Advertising Injury
Products/Completed Operations
Liability assumed under an Insured Contract (including defense costs assumed under contract)

2. Automobile Liability including all:

Any Auto
Owned Auto
Non-owned Auto
Hired Auto
Personal Injury Protection (when applicable)

3. Workers' Compensation

Statutory Benefits (Coverage A)
Employers Liability (Coverage B)

LIMITS REQUIRED

The (VENDOR) shall carry the following limits of liability as required below: Dollar amounts may change in accordance with the event or project. Events may include Food and Liquor Liability.

Commercial General Liability	
General Aggregate	\$ 1,000,000
Products/Completed Operations Aggregate	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Personal/Advertising Injury	\$ 1,000,000
Fire Damage (Any One Fire)	\$ 50,000
Medical Payments (Any One Person)	\$ 5,000
Automobile Liability	
Bodily Injury/Property Damage (Each Accident)	\$ 1,000,000
Personal Injury Protection	Statutory
Workers' Compensation	
Coverage A (Workers' Compensation)	Statutory
Coverage B (Employers Liability)	\$100,000 \$500,000 \$100,000

ADDITIONAL REQUIREMENTS

The (VENDOR) shall meet the following requirements:

1. Be licensed or approved to do business within the State of Florida.
2. Name the State of Florida, Florida Board of Governors, University of West Florida Board of Trustees, and The University of West Florida, its officers, employees, agents, and volunteers as "Additional Insured".
3. Include an Additional Insured Endorsement form as the "Additional Insured" on Commercial General Liability, Automobile Liability and any other as specified by the contract.
4. Be on a primary basis, non-contributory with any other insurance coverage and/or self-insurance carried by UWF.
5. Include a Waiver of Subrogation Clause that clearly states that the insurer paying any claim arising by reason of any operations under the contract will not seek reimbursement from UWF.
6. Policy may not be non-renewed, cancelled or materially changed or altered unless thirty (30) days advance written notice is provided to UWF.
7. Insurance certificates and written endorsements **must** be provided directly by the insurance agency or carrier.
8. Renewal certificates and endorsements are to be provided to UWF at least 30 days prior to expiration.
9. Insurer possesses a minimum **A.M. Best's Insurance Guide rating of no less than "B+"**.