



*INSURANCE REQUIREMENT FOR CONTRACTORS*

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The insurance requirements shall be as set forth below:

1. Worker's Compensation insurance as required under the laws of the State of New York.
2. Disability insurance as required under the laws of the State of New York.
3. Comprehensive General Liability, including bodily injury and property damage insurance, which shall specifically include contractual liability arising out of the operations performed by the contractor referring to this project, completed operations, and products liability with limits as follows:
  - a. Bodily injury
    - i. \$1,000,000 each person
    - ii. \$1,000,000 each occurrence
    - iii. \$2,000,000 aggregate
  - b. (and) Broad form property damage liability, including coverage for X-C-U hazards with limits as follows:
    - i. \$1,000,000 each occurrence
    - ii. \$2,000,000 aggregate
  - c. (or) Combined Single Limits
    - i. \$1,000,000 each occurrence
    - ii. \$2,000,000 aggregate
4. Automobile liability insurance covering owned, non-owned and hired vehicles, with limits as follows:
  - a. Property damage and bodily injury
    - i. \$1,000,000 combined single limit
5. Umbrella Liability with limits as follows:
  - i. \$10,000,000 each occurrence

The Contractor, and Sub-Contractors not covered by the Contractor's insurance, shall obtain all insurance required by the Contract, as well as that outlined above, and Certificates of Insurance shall be filed in duplicate with the Office of Physical Plant for transmittal to, and approval by, the Owner prior to commencement of the work. All required insurance policies shall name Colgate University as an additional insured with respect to the project to which these insurance requirements pertain. These policies shall be primary insurance ahead of any insurance carried by the University with respect to the project. A Certificate of Insurance with evidence of additional insurance and primary insurance status shall be submitted to the Treasurer's Office at Colgate University prior to the commencement of work. Thirty days (30) prior written notice of cancellation of or any changes in any policy shall be given to the Owner by contacting the Treasurer's Office at Colgate University.