



Vendor Insurance Requirements

I. GENERAL INFORMATION

The College requires third parties providing work or services to provide evidence of certain types of insurance coverage at specified minimum limits. In most instances, third 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.

When a third party's maximum limits do not meet the required limits listed below, the third party should provide a certificate evidencing their maximum limits and advise that these are their maximum limits. It is recognized that certain small vendors, contractors, or groups may not meet Ursinus College's standard insurance requirement limits. In those cases, a request for an exception must be made to the VP and General Counsel and Director of Environmental Health and Safety & Risk Management.

These insurance requirements apply to the vendor as well as all subcontractors hired by the vendor to provide services and/or products.

General and Automobile Liability limits required herein may be met via an Umbrella/ Excess Liability policy.

If a vendor's employees will be on Ursinus's premises and have direct contact with minors, the vendor must comply with the [Ursinus College Background Check Policy](#)

If the vendor is new to the College, a [W-9 form](#) must be completed and submitted to the finance office.

All contracts must comply with the College's Contracts Administration Policy regarding required review and approval of contracts. That policy can be found [here](#).

II. REQUIREMENTS BY TYPE OF VENDOR AND GOODS/SERVICES PROVIDED

A. CATERERS

A Caterer is a person or company who provides food and/or beverages to the college either on-campus or at off-campus events.

The Caterer is required to provide an insurance certificate evidencing the applicable insurance requirements prior to providing services and/or products to the College.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:

Ursinus College
601 E. Main Street
Collegeville, PA 19426

Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.

The following insurance coverages must be provided on the COI:



Vendor Insurance Requirements

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$1,000,000 each occurrence	Shall include evidence of abuse and molestation coverage when work/event involves minors in the additional comments section
Automobile Liability	\$1,000,000 each accident	All owned, leased, non-owned and hired vehicles in connection to transporting participants to or from the College in connection to the event.
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000*	
Liquor Liability	\$1,000,000 each occurrence*	Only required if alcohol is being served. If Liquor Liability coverage exists under the General Liability policy, this coverage and its corresponding limit must be noted on the insurance certificate.

* If Caterer will be serving alcohol on Ursinus College's campus, a liquor license/ permit required. Caterer shall provide a current copy of its liquor license that will be in effect for the time Caterer will be providing services. If Caterer does not have a liquor license, Caterer must advise Ursinus College that Caterer does not have a liquor license at least 30 days prior to the event.

B. CONSTRUCTION CONTRACTORS

Construction Contractors include, but are not limited to, general contractors, plumbers, HVAC companies, painters, electricians, masons, roofers, carpenters, flooring companies, construction engineers, surveyors, and architects.

Construction Contractors are required to provide an insurance certificate evidencing the applicable insurance requirements and the completed and signed pages 13 and 14 of the [Ursinus College Contractor Safety Policy](#) prior to providing services and/or products to the College.

1. Construction Contractors

If the total project cost or the annual services and/or products Construction Contractor is providing to Ursinus exceeds \$1,000,000, consult the VP and General Counsel and Director of Environmental Health and Safety & Risk Management for appropriate insurance requirements. For costs below \$1,000,000, the Contractor must satisfy the below requirements:



Vendor Insurance Requirements

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words “Ursinus College shall be included as additional insured” in the additional comments section of the COI.
- Coverage is primary and non-contributory

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability*	\$3,000,000 each occurrence Completed Operations Liability: \$3,000,000 each occurrence	Including coverage for contractor’s liability, premises/ operations, broad form contractual liability, independent contractors, and blasting operations, explosion, collapse and underground damage (if related to work performed by Contractor)
Automobile Liability*	\$3,000,000 each accident	
Workers Compensation	Statutory	
Employers Liability	\$500,000/ \$500,000/ \$500,000**	

2. Construction Contractors Providing Professional Services

If the project Construction Contractor Providing Professional Services is doing for Ursinus or the annual services and/ or products Construction Contractor Providing Professional Services is providing to Ursinus exceeds \$1,000,000, consult the VP and General Counsel and Director of Environmental Health and Safety & Risk Management for appropriate insurance requirements.

Construction Contractors Providing Professional Services (architects, electricians, engineers, land surveyors, and those who are required in Pennsylvania to hold a professional license) are required to carry the below insurance and provide evidence via a certificate of insurance.



Vendor Insurance Requirements

Type of Insurance	Required Coverage	Additional Information
Professional Liability (Errors & Omissions)	\$3,000,000 each claim	

If the Construction Contractor Providing Professional Services will be on Ursinus’s premises to provide services, the below insurance requirements also apply.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words “Ursinus College shall be included as additional insured” in the additional comments section of the COI.
- Coverage is primary and non-contributory with Ursinus insurance

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence Completed Operations Liability: \$3,000,000 each occurrence – must be in effect for at least two (2) years following completion of work.	Including coverage for contractor’s liability, premises/ operations, broad form contractual liability, independent contractors, and blasting operations, explosion, collapse and underground damage (if related to work performed by Contractor)
Automobile Liability	\$3,000,000 each accident	
Workers Compensation	Statutory	
Employers Liability	\$500,000/ \$500,000/ \$500,000	



Vendor Insurance Requirements

C. ENTERTAINERS

Entertainers include, but are not limited to, bands, DJs, musicians, balloon artists, caricaturists, comedians, face painters, hypnotists, magicians, dancers, and performers.

The insurance requirements for entertainers depends on the nature of the entertainment and risks involved. Typically, the College will require the following insurance. Any exceptions must be approved by the VP and General Counsel and Director of Environmental Health and Safety & Risk Management.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:

Ursinus College
601 E. Main Street
Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.
- **The following insurance coverages must be provided on the COI:**

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$1,000,000 each occurrence	The College may require higher amounts depending on the nature of the services provided.
Automobile Liability	\$1,000,000 each accident	Only required if Entertainer will be driving on Ursinus' premises. If Entertainer does not carry a business automobile liability insurance policy, the declarations page(s) of the personal automobile insurance policy showing policy dates and limits covering the automobile(s) that will be on Ursinus' premises should be submitted.
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000**	



Vendor Insurance Requirements

Entertainers providing services at a third-party venue may need to meet additional insurance requirements as required by the venue.

D. ENVIRONMENTAL SERVICES

This vendor type will typically only be used for vendors within the College's Environmental Health & Safety and Facilities Departments.

Environmental Services Vendors include, but are not limited to, remediation companies, pest control services, waste vendors (collection, removal, recycling, and disposal), restoration services, duct cleaners, and safety inspection vendors.

The Environmental Services Vendor is required to provide an insurance certificate evidencing the applicable insurance requirements and a signed Agreement prior to providing services and/ or products to the College.

1. Environmental Remediation

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.
- Coverage is primary and non-contributory with Ursinus' insurance
- Waiver of subrogation in favor of Ursinus

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	Must include Pollution Liability-Broadened Coverage for Covered Autos Endorsement (Form CA 99 48 03 06) or the equivalent. If Vendor is subject to the Motor Carrier Act, must include Motor Carrier Endorsement (MCS-90). <u>The Pollution Liability-Broadened Coverage for Covered</u>



Vendor Insurance Requirements

		<u>Autos Endorsement and the Motor Carrier Endorsement (if applicable) must be specifically evidenced on the Insurance Certificate.</u>
Professional Liability	\$3,000,000 each claim	Only required if Vendor will be providing recommendations to Ursinus for disposal or arranges for/ uses a third-party vendor to provide disposal services. Coverage must include tail coverage for a period of at least three (3) years
Contractors Pollution Liability*	\$5,000,000 each occurrence	*See additional requirements below this table.
Pollution Legal Liability/Environmental Impairment Liability**	\$5,000,000 each claim	**See additional requirements below this table.
Workers Compensation	Statutory	
Employers Liability	\$1,000,000/ \$1,000,000/ \$1,000,000	

*Contractors Pollution Liability:

- Coverage should be written on an occurrence basis. If policy is written on a claims made basis, coverage must include tail coverage for a period of at least three (3) years.
- Covering pollution conditions resulting from Vendor's work at Ursinus College. Coverage must apply to clean-up and third-party bodily injury and property damage claims and related legal defense expense due to a pollution condition. Must include coverage for Non-Owned Disposal Sites and this coverage must be specifically evidenced on the Insurance Certificate. Coverage should also include mold, legionella, silica, and pollution conditions related to transportation of materials or wastes to or from the job site, and non-owned disposal locations.
- The Contractors Pollution Liability coverage can be satisfied by a stand-alone policy, or a General Liability or Professional Liability policy that has an affirmative grant of coverage for Pollution Liability including the requirements listed herein. The Contractors Pollution Liability coverage and its corresponding limits must be specifically evidenced on the Insurance Certificate

**Pollution Legal Liability/Environmental Impairment Liability:



Vendor Insurance Requirements

(NOTE: These requirements are waived if Vendor will not be transporting waste in conjunction with the services and/ or products.)

- Coverage must include tail coverage for a period of at least three (3) years
- Covering pollution conditions on, at, under, or emanating from the Vendor’s treatment, storage, or disposal locations. Coverage must apply to on-site and off-site clean-up third party claims for bodily injury or property damage on-site and off-site, and related legal defense expenses. Coverage must apply to the transportation of waste. Coverage must include coverage for owned and non-owned disposal sites.

2. Pest Control Services

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words “Ursinus College shall be included as additional insured” in the additional comments section of the COI.

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	
Professional Liability	\$1,000,000 each claim	
Contractors Pollution Liability*	\$3,000,000 each occurrence	*See additional requirements below this table.
Workers Compensation	Statutory	
Employers Liability	\$500,000/ \$500,000/ \$500,000	



Vendor Insurance Requirements

*Contractors Pollution Liability:

- Coverage should be written on an occurrence basis. If policy is written on a claims made basis, coverage must include tail coverage for a period of at least three (3) years.
- Covering pollution conditions resulting from Vendor’s work at Ursinus College. Coverage must apply to clean-up and third-party bodily injury and property damage claims and related legal defense expense due to pollution condition. Must include coverage for Non-Owned Disposal Sites and this coverage must be specifically evidenced on the Insurance Certificate. Coverage should also include mold, legionella, silica, and pollution conditions related to transportation of materials or wastes to or from the job site, and non-owned disposal locations. (NOTE: These requirements are waived if Vendor will not be transporting waste in conjunction with the services and/ or products.)
- The Contractors Pollution Liability coverage can be satisfied by a stand-alone policy, or a General Liability or Professional Liability policy that has an affirmative grant of coverage for Pollution Liability including the requirements listed herein. The Contractors Pollution Liability coverage and its corresponding limits must be specifically evidenced on the Insurance Certificate

3. Waste Collection, Removal and Disposal

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words “Ursinus College shall be included as additional insured” in the additional comments section of the COI.
- Coverage is primary and non-contributory with Ursinus’ insurance
- Waiver of subrogation in favor of Ursinus

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	Must include Pollution Liability-Broadened Coverage for Covered Autos Endorsement (Form CA 99 48 03 06) or the equivalent. If Vendor is subject to the Motor



Vendor Insurance Requirements

		Carrier Act, must include Motor Carrier Endorsement (MCS-90). <u>The Pollution Liability- Broadened Coverage for Covered Autos Endorsement and the Motor Carrier Endorsement (if applicable) must be specifically evidenced on the Insurance Certificate.</u> ⁺
Professional Liability	\$3,000,000 each claim	Only required if Vendor will be providing recommendations to the college for disposal or arranges for/ uses a third-party vendor to provide disposal services. Coverage must include tail coverage for a period of at least three (3) years
Contractors Pollution Liability*	\$5,000,000 each occurrence	*See additional requirements below this table.
Pollution Legal Liability/Environmental Impairment Liability**	\$5,000,000 each claim	**See additional requirements below this table.
Workers Compensation	Statutory	
Employers Liability	\$1,00,000/ \$1,00,000/ \$1,00,000	

*Contractors Pollution Liability:

- Coverage should be written on an occurrence basis. If policy is written on a claims made basis, coverage must include tail coverage for a period of at least three (3) years.
- Covering pollution conditions resulting from Vendor’s work at Ursinus College. Coverage must apply to clean-up and third-party bodily injury and property damage claims and related legal defense expense due to a pollution condition. Must include coverage for Non-Owned Disposal Sites and this coverage must be specifically evidenced on the Insurance Certificate. Coverage should also include mold, legionella, silica, and pollution conditions related to transportation of materials or wastes to or from the job site, and non-owned disposal locations. (NOTE: These requirements are waived if Vendor will not be transporting waste in conjunction with the services and/ or products.)
- The Contractors Pollution Liability coverage can be satisfied by a stand-alone policy, or a General Liability or Professional Liability policy that has an affirmative grant of coverage for Pollution Liability including the requirements listed herein. The Contractors Pollution Liability



Vendor Insurance Requirements

coverage and its corresponding limits must be specifically evidenced on the Insurance Certificate

****Pollution Legal Liability/Environmental Impairment Liability:**

(NOTE: These requirements are waived if Vendor will not be transporting waste in conjunction with the services and/ or products.)

- Coverage must include tail coverage for a period of at least three (3) years
- Covering pollution conditions on, at, under, or emanating from the Vendor's treatment, storage, or disposal locations. Coverage must apply to on-site and off-site clean-up third party claims for bodily injury or property damage on-site and off-site, and related legal defense expenses. Coverage must apply to the transportation of waste. Coverage must include coverage for owned and non-owned disposal sites.

E. TRANSPORTATION

Ground Transportation Vendors include bus and motor coach companies and taxi, limousine and airport shuttle companies. The College has a roster of preferred providers to provide such services; please consult with the VP and General Counsel.

Transportation Vendors providing hired ground transportation for the Ursinus College community are required to provide the VP and General Counsel and Director of Environmental Health and Safety & Risk Management their US DOT Numbers and/or their Pennsylvania Public Utility Commission (PUC) Numbers. The VP and General Counsel and Director of Environmental Health and Safety & Risk Management will then check the Transportation Vendor's U.S. Department of Transportation safety rating and related safety metrics to determine if the Transportation Vendor meets Ursinus's safety criteria.

If the Transportation Vendor meets Ursinus's safety criteria, the Transportation Vendor is required to provide an insurance certificate evidencing insurance requirements and the signed applicable Agreement prior to providing services to the College.

Transportation Vendors may not subcontract services to a third-party.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:

Ursinus College
601 E. Main Street
Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.

The following insurance coverages must be provided on the COI:



Vendor Insurance Requirements

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$1,000,000 each occurrence, \$2,000,000 aggregate	
Automobile Liability	\$2,000,000 each accident	
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000	

If the Transportation Vendor is providing services outside of the United States, consult the VP and General Counsel and Director of Environmental Health and Safety & Risk Management for appropriate insurance requirements where services will be provided.

Note: Transportation Vendors may not subcontract services to a third party.

F. SERVICE VENDORS PROVIDING WORK OFF URSINUS PROPERTY

Service Companies providing work off campus provide their services completely off-campus, and either their services do not involve a physical product, or the physical product is shipped via a common carrier (e.g. FedEx, USPS, UPS, etc.).

Service Vendors providing work off campus include, but are not limited to, travel agents, consultants, and those providing real estate services.

Such Service Vendors are not required to provide insurance, except as set forth below.

If College property will be transported or shipped to the Service Vendor, please contact the **Insurance and Risk Management Department** as there may be additional requirements.

*If the Service Vendor has access to Ursinus Data, the insurance requirements for **Vendors with Access to Ursinus Data** apply.*

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:

Ursinus College
601 E. Main Street
Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.



Vendor Insurance Requirements

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Professional Liability (Errors & Omissions)	\$1,000,000 each claim	This limit may change based on the scope of the work.

G. SERVICE VENDORS PROVIDING WORK ON URSINUS PROPERTY

Service Vendors providing work on Ursinus's premises, include, but are not limited to, repair/ equipment service vendors, consultants and real estate services.

The Service Vendor is required to provide a certificate of insurance evidencing the applicable insurance requirements prior to providing service to the College.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:

Ursinus College
601 E. Main Street
Collegeville, PA 19426

- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	
Workers Compensation	Statutory	



Vendor Insurance Requirements

Employers Liability	\$100,000/ \$500,000/ \$100,000	
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H. Professional Services

Any Service Vendor providing professional services to Ursinus are required to carry the below insurance and provide evidence via a certificate of insurance.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words "Ursinus College shall be included as additional insured" in the additional comments section of the COI.

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	Only required if Professional Services Vendor will be driving on Ursinus' premises. If Professional Services Vendor does not carry a business automobile liability insurance policy, the page(s) of the declarations polices showing policy dates and limits coverage the automobile(s) that will be on Ursinus' premises should be submitted.
Professional Liability (Errors and Omissions)	\$1,000,000 each claim	The limit may change based on the scope of the work.
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000	



Vendor Insurance Requirements

I. VENDORS WITH ACCESS TO URSINUS DATA

Vendors who will have access to Ursinus Data, defined as any data or information collected, created, received, stored, accessed, processed, transmitted, hosted or otherwise managed for or on behalf of Ursinus College, its employees, students, faculty, agents and representatives, are required to carry the below insurance and provide evidence via a certificate of insurance.

Vendors with access to Ursinus Data typically must undergo a review by the VP and General Counsel and the College’s IT Department prior to having access to Ursinus Data and providing services and/ or products to the College. Depending on the nature of the Data and risks involved, the following insurance may be required.

The following information must be listed on the certificate of insurance (COI):

- Ursinus College listed as the certificate holder as shown below:
 Ursinus College
 601 E. Main Street
 Collegeville, PA 19426
- Ursinus College named as additional insured (the additional insured box on the certificate checked and the words “Ursinus College shall be included as additional insured” in the additional comments section of the COI.
- Coverage is primary and non-contributory with Ursinus’ insurance.

The following insurance coverages must be provided on the COI:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$3,000,000 each occurrence	
Automobile Liability	\$3,000,000 each accident	
Professional Liability (Technology Errors and Omissions)	\$3,000,000 each claim	
Cyber Liability/Network Security & Privacy Liability	\$1 million to 3 million each claim	If Vendor will have access to personal health information, electronic personal health information, electronic medical records, or FERPA records: \$5,000,000 each claim The Cyber Liability/Network Security & Privacy Liability coverage can be satisfied by a stand-alone policy or via



Vendor Insurance Requirements

		an endorsement to the Commercial General Liability or the Professional Liability/Technology Errors & Omissions policy. <u>The Cyber Liability/Network Security & Privacy Liability coverage and its corresponding limits must be specifically evidenced on the Insurance Certificate.</u>
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000	

J. ALL OTHER VENDORS

If a vendor does not fall into one of the above categories, then the vendor should meet the below minimum insurance requirements:

Type of Insurance	Required Coverage	Additional Information
Commercial General Liability	\$1,000,000 each occurrence	
Automobile Liability	\$1,000,000 each accident	Only required if Vendor will be driving on Ursinus' premises.
Workers Compensation	Statutory	
Employers Liability	\$100,000/ \$500,000/ \$100,000	