

Wilkes University

Insurance Coverage Requirements

LAST UPDATED: August 27, 2024

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

Insurance Requirements for Outside Parties

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

Commercial General Liability (GL): The University requires all outside parties 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 University reserves the right to require higher limits from a particular contractor or vendor for a particular project or event.

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

\$1M per occurrence/aggregate	\$2M per occurrence/aggregate	\$5M per occurrence/aggregate	\$10M per occurrence/aggregate
Consultant (General Management Software)	Repair /Maintenance/Onsite Installation Work	Hazardous Waste Transporter/Handler	Charter/School Bus Company (+20 Passenger)
Actor/Artist/Musician	Professional Health Service Provider (MD, RN, Therapists, ATC)	Debris Removal (hauling companies)	
Caterer/Food Service Provider (single event)	Inflatable Attraction & Amusement Rental (i.e. carnival attractions, bounce house)	Industrial Food Service Vendor	
Photographer/ Videographer	Roofers, Outdoor Concerts	Scaffolding Work, Rigging/Crane	
Independent Consultant/Coach	Limo/Car with Driver, Tour Company	Elevator Work	
Cleaner/Housekeeping Service	Electrician, General Contractors, Painters/Floor scraping	Charter/School Bus Company (up to 20 passenger)	
Tenant User Insurance Program (TULIP)	Exterminator		

NOTE: General liability insurance is not required for educational speakers or instructors for academic presentations.

Workers' Compensation/ Employers Liability (EL):

Statutory limits for WC/ \$1,000,000 EL

(WC and EL are not required if the vendor is an independent contractor)

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

For Individuals providing products or services, but not transporting University passengers: Liability of \$100,000 per person / \$300,000 per occurrence; property damage of \$50,000 per occurrence.

Business automobile liability with a combined single limit of not less than \$1,000,000 per occurrence. Transportation providers including bus, van, car, or limousine providers must provide evidence of limits of not less than \$5,000,000 per occurrence. Bus companies, in connection with vehicles configured to seat 20 or more persons shall require limits of \$10,000,000 per occurrence, combined single limit.

Certificate will provide evidence of coverage arising out of automobiles owned, leased, hired or borrowed by or on behalf of the party; and with respect to liability arising out of work or operations performed by or on behalf of the party, including materials, parts or equipment furnished in connection with such work or operations.

Professional/ Errors & Omission Liability Insurance (when required)

When a supplier has a professional designation or license and/or is providing professional services (i.e. Architects, Engineers, Testing Service Providers) the University often requires this coverage:

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

This coverage is required in addition to general liability (GL) coverage. The coverage must be maintained during the term of the contract/agreement and at least three (3) years following its completion/termination.

Cyber Privacy Insurance (when required)

When a supplier has control of or access to sensitive information, the University often requires this coverage: Cyber Privacy Insurance for claims and losses with respect to network or data risks (such as data breaches, release of confidential information, unauthorized access/use of Information, and identity theft) with minimum limits of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate.

Umbrella / Excess Liability (when required)

Umbrella / Excess Liability insurance provides additional coverage limits over a primary (GL) insurance policy. Excess Liability only applies to a single policy. An Umbrella Liability policy can apply to multiple policies. A standard umbrella liability policy generally provides additional limits to a business's Commercial General Liability, Business Automobile Liability and Employer's Liability policies. An outside party's Primary and Excess / Umbrella Liability limits can be added together to meet Risk Management's minimum required limit(s) for an individual line of coverage. The minimum required limits may be increased if the scope and/or risk associated with the outside party's activities are greater than usual Wilkes University activities/projects.

Pollution Liability (when required)

Coverage required whenever work under contract involves pollution risk to the environment. The Coverage must include sudden and gradual coverage for third party liability, including defense costs and completed operations.

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

Sexual Abuse, Sexual Molestation, Physical or Mental Abuse Coverage

Required for any programs or activities involving individuals under the age of 18. This coverage can be provided either by endorsement to the Commercial General Liability Policy or under a separate policy and must be specifically referenced on the Certificate of Insurance noted below. Coverage for such claims must not be subject to any exclusion, restriction, or sub-limit. The University requires the following minimum coverage:

- \$1,000,000 per Wrongful Act; and
- \$2,000,000 Aggregate

General Insurance Provisions

Certificate of Insurance Requirements

A certificate of insurance (COI) is a document that shows proof of insurance coverage. Contractors, vendors, or other outside parties who will be performing work for or services to the University, or using University facilities are required to provide evidence of the insurance required by the University by submitting a certificate of insurance to risk management.

The certificate of insurance must:

- 1) Name Wilkes University as an "Additional Insured" with the following language:

Wilkes University, its successors or assigns, as well as its Board of Trustees, officers, directors, employees and agents are included as additional insured as it pertains to the work done/service provided and/or product delivered to Wilkes University. Unless precluded by law, all policies waive the right to recovery or subrogation against Wilkes University, its successors or assigns, the Board of Trustees, officers, directors, employees, and agents.

- 2) Demonstrate that insurance policies are underwritten by a carrier rated at least "A" by Best Rating Agency.
- 3) Contain a provision that a thirty (30) day prior written notice of cancellation shall be sent to the University.
- 4) Certificates of Insurance may be mailed or faxed to the address below:

Wilkes University
Business Operations
84 West South St.
Wilkes-Barre, PA 18766
Email: alicia.bond@wilkes.edu