

## **INSURANCE REQUIREMENTS**

The Department of Risk Management's insurance requirements for vendors or contractors whose operations extend to the premises of the University are:

After the award and prior to the start of work, the contractors will provide evidence in the form of current Certificates of Insurance certifying the following **applicable** coverage's. **Failure to furnish will result in work not being allowed to commence.**

All vendors whose operations extend to University premises shall provide Certificates of Insurance evidencing the following:

**WORKERS' COMPENSATION COVERAGE AND EMPLOYERS' LIABILITY:** Insurance covering all employees for Workers' Compensation in accordance with the laws of the State of New Jersey and a minimum limit of \$500,000 for Employers' Liability.

**AUTOMOBILE LIABILITY:** Insurance for all owned, non-owned and hired vehicles with limits of liability of at least \$1,000,000 combined single limit per occurrence.

**COMPREHENSIVE GENERAL LIABILITY:** Insurance with a minimum of \$1,000,000 (combined single limit). **Rutgers - The State University must be named as an additional insured in this policy.** Such insurance shall be primary over other collectible insurance that may apply and shall include coverage for the following indemnification:

***"The vendor/contractor agrees to Hold Harmless, Indemnify and defend Rutgers - The State University, against any and all claims, demands or suits by any persons and against related damages, liabilities, costs and expenses (including attorney's fees) which may arise out of the performance of the contract."***

All certificates shall contain the provision that the insurance shall not be canceled for any reason, except after thirty (30) days written notice and indicate the nature of work being performed or goods/services being furnished.

### **Additional requirements for certain vendors/contractors as follows:**

**BUS/TRANSPORTATION VENDORS:** Must maintain Business Auto Liability insurance coverage for all owned, non-owned or hired vehicles, which **names Rutgers - The State University as an additional insured.** For vehicles with seating capacity of eighteen (18) or more, a \$5,000,000 combined single limit of liability is required. Vendors supplying vehicles with seating capacity of less than eighteen (18) are required to have a policy limit of \$2,000,000.

**CHEMICAL WASTE AND PESTICIDE DISPOSAL CONTRACTORS:** Must maintain Comprehensive General Liability insurance with a minimum combined single limit of \$5,000,000 for bodily injury and property damage and be endorsed to include Pollution Legal Liability. Alternatively, separate, stand alone, Comprehensive General Liability and Pollution Legal Liability policies each with limits of \$5,000,000 is acceptable.

**ASBESTOS REMOVAL AND MONITORING CONTRACTORS:** Must maintain Pollution Legal Liability insurance with the minimum limits of \$1,000,000 combined single limit and \$3,000,000 aggregate.

Please address any insurance-related questions and send all Certificates of Insurance to the Department of Risk Management and Insurance at the above-mentioned address.