

California State University, Chico

INSURANCE REQUIREMENTS

**General, Employer and Business Automobile Liability, Workers Compensation, Errors & Omission,
AND
Policy Endorsements**

Evidence of the following insurance coverage must be provided to and approved by the University prior to commencement of services. Please provide a copy of this document to your insurance agent and/or insurer. The original Certificates of Insurance and Policy Endorsements are to be sent to:

Procurement and Contract Services
California State University, Chico
400 West 1st Street
Kendall Hall Room 206
Chico, CA 95929-0244
Fax No. (530) 898-6190

REQUIRED MINIMUM LIMITS OF INSURANCE	
General Liability (comprehensive or commercial form)	\$1,000,000 per occurrence, \$2,000,000 aggregate
Employer Liability	\$1,000,000
Business Automobile Liability (owned, scheduled, non-owned or hired)	\$1,000,000 per occurrence
Workers Compensation Insurance	As required under California State Law
Errors and Omission Insurance	\$1,000,000 per occurrence, \$2,000,000 aggregate

Note: Other means or combination of protection may be acceptable (e.g., self insurance pools, primary or excess risk retention groups, umbrella policies) if approved by the University's Risk Manager.

CERTIFICATE HOLDER	
The Certificate Holder is to be identified as:	Risk Manager California State University, Chico Chico, CA 95929-0244

REQUIRED LANGUAGE TO BE PROVIDED ON POLICY ENDORSEMENTS
With the exception of workers compensation insurance and professional liability insurance, all certificates of insurance shall be endorsed to contain the following provisions. Please ensure the wording on the endorsements is exactly as shown below: <i>The State of California; the Trustees of The California State University; California State University, Chico; and the officers, employees, volunteers and agents of each of them are included as additional insureds.</i> <i>Coverage shall not be cancelled, modified, or reduced without thirty (30) days advance written notice to the University, delivered by certified mail, return receipt requested.</i>

OTHER REQUIREMENTS:

- Each insurer shall have an A.M. Best (or equivalent) rating of at least A:VII unless otherwise agreed to by the University.
- Original certificates of insurance and policy endorsements are required. Documentation may be faxed, but must be followed via mail with original documents.
- Certificates of insurance and policy endorsements must be approved by the University prior to commencement of services by the Contractor/Vendor.
- The Contractor/Vendor's insurance coverage shall be primary. The self-insurance maintained by the University, its Trustees, officers, employees, or volunteers shall be excess of the Contractor/Vendor's insurance and shall not contribute with it.