UNIVERSITY OF IDAHO REQUEST FOR CERTIFICATE OF INSURANCE Page 1 of 2

Give this form to your insurance agent / broker

The organization or individual ("Insured") seeking to negotiate an Agreement or use facilities with the University of Idaho ("Certificate Holder") is required to carry the types and limits of insurance shown in this Request, and to provide Certificate Holder with a Certificate of Insurance.

• Certificate Holder shall read:

State of Idaho and the Regents of the University of Idaho Attn: Risk Management 875 Perimeter Drive MS 2433 Moscow, ID 83844-2433

- Description area of certificate shall refer to the appropriate Agreement, or Facility Use Agreement, or operations of the Insured.
- All certificates shall provide for thirty (30) days' written notice to Certificate Holder prior to cancellation or material change of any insurance referred to in the certificate.
- All insurers shall have a Best's rating of A- or better and be licensed and admitted in Idaho.
- All policies required shall be written as primary policies and not contributing to nor in excess of any coverage Certificate Holder may choose to maintain.
- All policies (except Workers Compensation and Professional Liability) shall name the following as Additional Insured: The Regents of the University of Idaho, a public corporation, state educational institution, and a body politic and corporate organized and existing under the Constitution and laws of the state of Idaho.

If Insured is responsible for subcontractors, ISO form CG 2038 0413 shall be used.

- Failure of Certificate Holder to demand a certificate or other evidence of full compliance with these insurance requirements or failure of Certificate Holder to identify a deficiency from evidence that is provided shall not be construed as a waiver of Insured's obligation to maintain such insurance.
- Failure to maintain the required insurance may result in termination of this grant or contract at the Certificate Holder's option.
- By requiring this insurance, Certificate Holder does not represent that coverage and limits will necessarily be adequate to protect Insured, and such coverage and limits shall not be deemed as a limitation on Insured's liability under the terms of the grant or contract.

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Required Insurance Coverage. Insured shall obtain insurance of the types and in the amounts described below.

- <u>Commercial General and Umbrella Liability Insurance</u>. Insured shall maintain commercial general liability (CGL) and, if necessary, commercial umbrella insurance with a limit of not less than \$1,000,000 each occurrence and in the aggregate. If such CGL insurance contains a general aggregate limit, it shall apply separately by location and shall not be less than \$1,000,000. CGL insurance shall be written on standard ISO occurrence form (or a substitute form providing equivalent coverage) and shall cover liability arising from premises, operations, independent contractors, products-completed operations, personal injury and advertising injury, and liability assumed under an insured contract including the tort liability of another assumed in a business contract. Coverage for camp participants shall be included. Waiver of subrogation language shall be included. If necessary to provide the required limits, the Commercial General Liability policy's limits may be layered with a Commercial Umbrella or Excess Liability policy.
- <u>Commercial Auto Insurance</u>. If applicable, Insured shall maintain a Commercial Automobile Policy with a Combined Single Limit of not less than \$1,000,000; Underinsured and Uninsured Motorists limit of not less than \$1,000,000; Comprehensive; Collision; and a Medical Payments limit of not less than \$5,000. Coverage shall include Non-Owned and Hired Car coverage. Waiver of subrogation language shall be included.
- <u>Business Personal Property and/or Personal Property</u>. Insured shall purchase insurance to cover Insured's personal property. In no event shall Certificate Holder be liable for any damage to or loss of personal property sustained by Insured, whether or not insured, even if such loss is caused by the negligence of Certificate Holder, its employees, officers or agents.
- <u>Workers' Compensation</u>. Insured shall maintain all statutorily required Workers Compensation coverages. Coverage shall include Employer's Liability, at minimum limits of \$100,000 / \$500,000 / \$100,000.
- <u>Professional Liability</u>. If available generally to members of the consultant's profession, Insured shall maintain Professional Liability (Errors & Omissions) insurance on a claims made basis, covering claims made during the policy period and reported within three years of the date of occurrence. Limits of liability shall be not less than one million dollars (\$1,000,000).

If you have additional questions, please contact: Risk Management, University of Idaho. PH (208) 885-6177 risk@uidaho.edu