

Bard

INSURANCE REQUIREMENTS

1. All insurance must be written with carriers rated at least “A7” by A. M. Best and admitted and licensed in the State of New York.

POLICIES TO BE PROVIDED FOR THE DURATION OF THE CONTRACT:

General Liability

- \$1,000,000 per Occurrence
- \$1,000,000 Personal and Advertising Injury
- \$2,000,000 Products and Completed Operations Aggregate
- \$2,000,000 General Aggregate
- \$ 300,000 Damage to Premises Rented – Each Occurrence
- \$ 5,000 Medical Expense – Each Person

Conditions – Policies Must:

- a) Include Contractual Liability.
- b) Include The College as Additional Insured on a “primary and noncontributory basis.”
- c) Provide a Hold Harmless Clause in favor of The College.
- d) Include a Waiver of Subrogation clause in favor of The College.
- e) Provide 30 days’ prior written notice of cancellation or nonrenewal to The College.
- f) All liability insurance coverage must remain in effect for at least two years after final completion of this contract.

Automobile Liability

- \$1,000,000 Combined Bodily Injury and Property Damage

Workers Compensation: Coverage Applicable in New York State

- \$500,000 Bodily Injury by Accident
- \$500,000 Bodily Injury by Disease – Policy Limit
- \$500,000 Bodily Injury by Disease – Each Employee

Umbrella or Excess Liability

- \$5,000,000 per Occurrence
- \$5,000,000 Aggregate
- Following Form Coverage

Professional Liability: As required to fulfill specific contract.

Sexual Molestation/Abuse

Sponsors of events serving LEGAL MINORS, such as camps, workshops, etc., are required to offer proof of insurance (via their COIs) that they will maintain the following coverage from the start of their activity through the six-month period following the conclusion of the activity: \$1,000,000 sexual molestation/abuse coverage.

2. Certificates of Insurance addressed to The College and any other parties as required by written contract shall be provided to and accepted by The College prior to beginning any work, occupancy, or relationship with The College.
3. **Any and all written service agreements, contracts, etc. must contain the following wording to properly cover The College:**

“BARD COLLEGE IS INCLUDED AS AN ADDITIONAL INSURED ON A PRIMARY AND NONCONTRIBUTORY BASIS AS REQUIRED BY WRITTEN CONTRACT.”