Insurance Requirements for Vendors, Contractors and Service Providers

All vendors conducting business with the University or outside parties using or conducting operations at the facilities owned or operated by the University must provide evidence of insurance prior to commencement of work.

Certificates of Insurance must:

- Provide for a 30-day advance written notice to the University of any modification, change, or cancellation of any of the insurance coverages.
- Name Western University of Health Sciences as an additional insured on the insured parties’ commercial general liability policy.
- Must reference the purpose of the certificate (i.e. event name, project name, service to be provided).
- Must show vendor agrees to maintain such insurance for the duration of the project or the term for which services will be rendered.

Minimum Insurance Requirements:

- **Commercial General Liability**: Including Bodily Injury and Property Damage, Contractors Liability, Contractual Liability and Product Liability in an amount not less than $1,000,000 combined single limit per occurrence and $1,000,000 aggregate.

- **Business Automobile Liability**: In an amount not less than $1,000,000 per occurrence for Bodily Injury and Property Damage including owned, hired and non-owned vehicle coverage.

- **Worker’s Compensation**: Statutory limits are required.

- **Excess/Umbrella Insurance**: The required Commercial General Liability and Business Automobile limits may be accomplished through a combination of primary and excess/umbrella policies written on a follow-up basis. Depending on the potential for a more serious claim or frequency of claims, certain products, services or contracting exposures may be required to provide excess/umbrella coverage in addition to the primary insurance outlined above. The classification/categories subject to the excess/umbrella insurance requirements will be determined by Risk Management on a case-by-case basis.

- **Other Insurance**: Other types of coverage such as professional liability, builders risk and surety bonds may be required on certain goods, services or construction products