



Minimum Insurance Requirements Non-Residential Use

1. **Minimum General Liability Coverage Requirements:**
 - \$1,000,000 Each Occurrence
 - \$1,000,000 Personal & Advertising Injury
 - \$2,000,000 General Aggregate
 - \$1,000,000 Products & Completed Operations Aggregate
 - Occurrence Form
2. **Minimum Contractual Liability Coverage Requirements**
 - \$1,000,000 Each Occurrence
 - Certificate of Insurance must maintain contractual liability endorsement stating that the policy is extended to cover the liability assumed by the insured under the terms of his contract with Skidmore College.
3. **Minimum Automobile Liability Coverage Requirements:**
 - \$1,000,000 Bodily Injury & Property Damage
 - \$1,000,000 Hired & Non Owned Automobile
4. **Minimum Excess/Umbrella Liability Coverage Requirements:**
 - \$5,000,000 Each Occurrence
 - \$5,000,000 Aggregate
 - Occurrence Form
5. **Minimum Workers Compensation and Employers' Liability Coverage Requirements:**
 - Statutory Limit Workers Compensation
 - \$500,000 Employers Liability – Each Accident
 - \$500,000 Employers Liability – Disease-Each Employee
 - \$500,000 Employers Liability – Disease-Policy Limit
6. All Certificates of Insurance must be provided on a Acord 25 Form
7. All Insurance Companies providing coverage must be rated A- VII or better by AM Best
8. Addition Insured/Hold Harmless: Skidmore College, and its officers, employees, agents, and volunteers are included as additional insureds (ISO Form CG 2010, 11/85 Edition or equivalent) as respects to executed contracts with Skidmore College, its successors and/or assigns. This insurance is primary as respects to all other insurance or self insurance in force
9. Cancellation Clause: 30 days written notice
10. Certificate of Insurance must be on file with Skidmore College two (2) weeks prior to the event or use of facilities. ***Please mail to:***
Skidmore College
Special Programs
815 North Broadway
Saratoga Springs, New York 12866