

## Skidmore College Minimum Insurance Requirements

1. Minimum General Liability Coverage Requirements:
 

\$1,000,000	Each Occurrence
\$1,000,000	Damage to Premises
\$ 10,000	Medical Expense
\$1,000,000	Personal & Advertising Injury
\$2,000,000	General Aggregate
\$1,000,000	Products & Completed Operations Aggregate
\$1,000,000	Tenants Legal Liability

Occurrence Form
2. Minimum Sexual Abuse and Molestation Insurance Coverage (*when required*):
 

\$1,000,000	Claims-made basis
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Required when participation of minors is involved. Policy may be either under the above General Liability policy or in a separate policy.
3. Minimum Contractual Liability Coverage Requirements
 

\$1,000,000	Each Occurrence
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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 its contract with Skidmore College.
4. Minimum Automobile Liability Coverage Requirements (*when required*):
 

\$1,000,000	Bodily Injury and Property Damage
\$1,000,000	Hired and Non Owned Automobile Liability
5. Minimum Excess/Umbrella Liability Coverage Requirements:
 

\$5,000,000	Each Occurrence
\$5,000,000	Aggregate

Occurrence Form
6. Minimum Workers Compensation / Employers' Liability Coverage Requirements (*when required*):
 

	Statutory Limit	Workers Compensation
NYS Statutory Limits	\$500,000	Employers Liability – Each Accident
	\$500,000	Employers Liability – Disease-Each Employee
	\$500,000	Employers Liability – Disease-Policy Limit
7. All Certificates of Insurance must be provided on a Acord 25 Form.
8. All Insurance Companies providing coverage must be rated A- VII or better by AM Best.
9. 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.
10. Cancellation Clause: 30 days written notice
11. Certificate of Insurance must be on file with Skidmore College two (2) weeks prior to the event or use of facilities. Please email to [kbombard@skidmore.edu](mailto:kbombard@skidmore.edu) or mail to: Skidmore College, Risk Management (*or other Department as requested*), 815 North Broadway, Saratoga Springs, New York 12866.

Additional insured endorsement CG 20 10 04 13 is not acceptable