

**INSURANCE**

Smith College requires all contractors, vendors, and suppliers to carry appropriate insurance, to indemnify, defend and hold harmless Smith College for any loss resulting from bodily injury or property damage which may arise from their operations, employees, or agents, and to add Smith College as an additional insured to their General Liability, Auto, Employer’s Liability and Excess policies, as their interests may appear.

Accordingly, prior to the acceptance of any bid or commencing to start work at Smith College, an individual or company is required to carry at his/her/its expense the following minimum insurance and file certificates of insurance evidencing said coverage with the College. The College may, at its discretion, require certified copies of any policies prior to the acceptance of any bid or permitting the commencement of work for the College.

**General Liability:**

2,000,000	General Aggregate
1,000,000	Product/Completed Operations
1,000,000	Personal & Advertising Injury
50,000	Fire Damage Legal Liability
5,000	Medical Expense

Coverage is to include Broad Form Property Damage, XCU hazard (if appropriate), Contractual Liability and be Occurrence Form unless otherwise agreed.

**Auto Liability**

1,000,000	Combined Single Limit
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Coverage is to include All Owned Autos or Scheduled Autos and Hired Autos and Non-Owned Autos.

**Worker’s Compensation**

1,000,000	Each Accident
1,000,000	Disease – each employee
1,000,000	Disease – policy limit

**Employer’s Liability**

1,000,000	Disease – Policy Limit
1,000,000	Disease – Each Employee
1,000,000	Each Accident

(Workers’ Compensation and Employers Liability is not required of proprietorships and partnerships which have NO employees. If any employees are subcontracted, coverage will be required, even if the employees are considered “independent contractors”. A statement via letter must be provided with the certificates or policy copies stating that the firm has no employees other than the proprietor or partners. A certificate showing coverage of Health Insurance is required of all-sole proprietor or partners. )

**Excess Liability**

1,000,000      Each Occurrence  
1,000,000      Aggregate

Umbrella Form required unless otherwise agreed.

**We require that the certificate of insurance have an X or Y in the Additional Insured box.**

You may substitute a higher amount of general liability coverage in lieu of a follow form umbrella, as long as the sum meets or exceeds the amount of general liability coverage as requested. You must indicate on your certificate the full amount of insurance carried, even if it is less than the amount requested.

**PLEASE NOTE:** The following wording must appear on every insurance certificate submitted:

The Trustees of the Smith College and any present or former trustee, director, officer, administrator employee, student, volunteer worker or Agent, is added as an additional insured to the General Liability, Auto, Employers Liability and Excess Policies, as their interests may appear. This insurance shall not terminate without at least thirty (30) day's prior written notice to the college.

**Certificates should be sent to:**

Smith College  
The Trustees of the Smith College  
Attn: Purchasing Office  
10 Elm Street, College Hall 204  
Northampton, MA 01063

**You will be required to maintain adequate insurance coverage throughout the entire period of your contract or supplier relationship with the college. The insurance agent must provide new original certificates directly to the college whenever new policies are issued or policies are changed or updated. Failure to have or maintain coverage or to provide original certificates may be cause for cancellation or non-renewal or your contract.**

**"ALL RISK" BUILDER'S RISK PROPERTY INSURANCE:** Smith College carries an "All Risk" Builder's Risk Property Insurance policy with a \$10,000 deductible. The Contractor is responsible for any deductible amount applicable to claims resulting from the Contractor's acts or omissions.