

1. Minimum Limits of Insurance

General Liability	\$1,000,000 Each Occurrence \$2,000,000 General Aggregate \$2,000,000 Products-Completed Operations Aggregate \$1,000,000 Personal and Advertising Injury
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General Liability should be written on an Occurrence policy form.

The General Aggregate should apply on a "per project" basis.

If higher limits are required, the Excess Liability (Umbrella) limits should be allowed to satisfy the higher limit requirements.

Automobile	\$1,000,000 Combined Single Limit (Bodily Injury and Property Damage Per Accident)
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Include Owned, Hired, and Non-Owned Auto Liability

Workers Compensation	Statutory Benefits
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Employers Liability	\$500,000 Each Accident \$500,000 Disease-Policy Limit \$500,000 Disease-Each Employee
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Excess/Umbrella:	\$10,000,000 Aggregate Coverage
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Should schedule the General Liability, Automobile Liability, and Employers Liability and follow form with the underlying terms.

Contractor's Pollution Liability (CPL)

Each Occurrence/Aggregate Limit	\$ 2,000,000
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Additional coverage requirements for Contractor's Pollution Liability (CPL):

1. CPL shall be written on an occurrence form policy.
2. If policy is written on a claims-made form, coverage for Completed Operations shall be provided for a period of not less than two (2) years following completion of all work under the agreement.

2. Other Provisions of Such Insurance

Cancellation	30 Day notice of cancellation of any insurance policies required herein shall be subject to ACORD 25 Certificate of Liability standards, and will be delivered, as applicable, in accordance with policy provisions.
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Insurance Carriers	Insurance companies should be rated A-VIII or better by A.M. Best. Insurance carriers should be lawfully authorized ("admitted") to do business in the jurisdiction where the work is being performed.
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Additional Insured	Saint Peter's University shall be included as an Additional Insured on the following required liability insurance policies of the Contractor: General Liability, Excess Liability, and Automobile Liability. Any insurance coverage (additional insured or otherwise) that Contractor provides for Saint Peter's University shall only cover insured liability assumed by Contractor in this Agreement; such insurance coverage shall not otherwise cover liability in connection with or arising out of the wrongful or negligent acts or omissions of Saint Peter's University.
Waiver of Subrogation	A waiver of subrogation shall be granted in favor of the University for the CGL, auto and umbrella liability.
Primary	Contractor's required insurance should be primary and non-contributory to Saint Peter's University.