# Certificate of Insurance Requirements

# General Information

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# I General Information

Proof of insurance is required from all vendors, contractors and subcontractors doing business with/at Southern Methodist University. Proof of insurance should be provided by means of a certificate of insurance reflecting accurate insurance policies in effect. All certificates will identify the policies in effect on behalf of the vendor/contractor, their effective policy periods, and limits of liability. The Standard Limits are the minimum acceptable for any vendor, but there are specific requirements for vendors and contractors of medium and high-risk services that supersede the Standard Limits. Refer to Section II of this document before specifying coverage requirements. Questions may be directed to Risk Management at 214-768-2807.

All insurance contracts and certificate(s) of insurance shall be forwarded to SMU at the following address:

Southern Methodist University   
Anita C. Ingram  
Associate Vice President and Chief Risk Officer   
Office of Police and Risk Management   
SMU P.O. Box 750231   
Dallas, Texas 75275-0231

All insurance contracts and certificates of insurance must comply with the following:

1. Name Southern Methodist University, its trustees, officers, employees, volunteers, and agents as ***primary*** additional insured (as the interest of each insured may appear) as to all liability insurance coverage required. Compliance with this should be indicated on the certificate of insurance.
2. All policies must be issued with a 30 day cancellation notice, whereby the policy shall not be cancelled or reduced, restricted or limited until thirty (30) days after SMU (as the certificate holder) has received written notice, as evidenced by return receipt of a registered or certified letter, of such cancellation, or reduction, restriction of limitation of the insurance policy.
3. All policies must be issued by an insurance company licensed to do business with the State of Texas, with a minimum AM Best rating of A-, and signed by an authorized agent.

**Section II -- Insurance Coverage Limit Requirements**

The following limits apply to contractors and vendors doing business with/at Southern Methodist University. The Standard limits are the minimum acceptable for any vendor. but there are specific requirements for vendors of high risk services that supersede the Standard Limits. Please refer to this document before specifying vendor coverage requirements. If commodity purchase requires installation of heavy equipment, contact Risk Management at (214) 768-2807.   
  
**A. Standard Limits**

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits and Employers Liability:** |  |
| -- Each Accident | $ 500,000 |
| -- Disease - Policy Limit | $ 500,000 |
| -- Disease - Each Employee | $ 500,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $ 2,000,000 |
| Each Occurrence | $ 1,000,000 |
| **Automobile Liability** Per person/Per accident Combined Single Limit | $ 500,000 |
| **Professional Liability** | $1,000,000\* |
| **Alcohol/Liquor Liability** | $1,000,000\* |

\* Coverage limits will be adapted to the degree of hazard of each contract. Smaller limits may be acceptable for smaller, less hazardous contracts, while other contracts may require multi-million dollar limits. Excess liability may also be required.  
  
**B. Limits for High Risk Services**  
**Asbestos Abatement**

A Certificate of Insurance must be filed with the Office of Police and Risk Management before the purchase order is issued and/or the contract is finalized. A Certificate of Insurance is a document that evidence for one party the insurance coverage(s) held by another party. It is not an insurance policy and it does not provide any coverage to the certificate holder. When other parties provide the University with a Certificate of Insurance, you need to verify that all insurance requirements have been met.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits and Employers Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $1,000,000 |
| -- Disease - Policy Limit | $1,000,000 |
| -- Disease - Each Employee | $1,000,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $2,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |

**Building Remodeling and Construction**

This applies to all aspects of building work including, but not limited to, ducts, electrical, HVAC, painting, plumbing, roofing, etc. A Certificate of Insurance must be filed with the Office of Police and Risk Management before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $1,000,000 |
| -- Disease - Policy Limit | $1,000,000 |
| -- Disease - Each Employee | $1,000,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |
| **If hazardous substance is involved: Contractors Pollution Liability** |  |
| -- Each Occurrence | $1,000,000 |
| -- Aggregate | $2,000,000 |

**Elevator Maintenance**

This applies to all passenger and freight elevators. A Certificate of Insurance must be filed with the Office of Risk Management (specify name and address) before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $1,000,000 |
| -- Disease - Policy Limit | $1,000,000 |
| -- Disease - Each Employee | $1,000,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |

**Manual Food Service - Catering**

This includes all forms of manual food service, both on and off University premises. A Certificate of Insurance must be filed with the Office of Police and Risk Management (specify name and address) before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers' Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $500,000 |
| -- Disease - Policy Limit | $500,000 |
| -- Disease - Each Employee | $500,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |
| **Liquor Liability** (where applicable) | $1,000,000 |

**Medical Services**

This applies to all contracted medical services including, but not limited to, assisted physician services, laboratory equipment maintenance, patient testing, and prescription services. A Certificate of Insurance must be filed with the Office of Risk Management (specify name and address) before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers' Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $1,000,000 |
| -- Disease - Policy Limit | $1,000,000 |
| -- Disease - Each Employee | $1,000,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |

**Recreational Services**

This applies to a broad range of contracted services including, but not limited to, amusement services, pyrotechnical displays, etc.   
A Certificate of Insurance must be filed with the Office of Police and Risk Management (specify name and address) before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers' Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $500,000 |
| -- Disease - Policy Limit | $500,000 |
| -- Disease - Each Employee | $500,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $500,000 |
| **Umbrella Liability Policy** | $5,000,000 |

**Transportation**

This applies primarily to the transport of people, including charter bus and van carriers, but excludes air charter. A Certificate of Insurance must be filed with the Office of Police and Risk Management (specify name and address) before the purchase order is issued and/or the contract is finalized.

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| **Insurance Coverage** | **Statutory Limits** |
| **Workers Compensation (WC) Statutory Limits And Employers Liability: Required for All Contracts (NO EXEMPTIONS)** |  |
| -- Each Accident | $500,000 |
| -- Disease - Policy Limit | $500,000 |
| -- Disease - Each Employee | $500,000 |
| **Commercial General Liability (CGL):** |  |
| -- General Aggregate including Products & Completed Operations | $2,000,000 |
| -- Each Occurrence | $1,000,000 |
| **Automobile Liability** |  |
| -- Combined Single Limit | $2,000,000 |
| **Umbrella Liability Policy** | $5,000,000 |

**C. Special Events**  
  
The insurance requirements for special events hosted by various organizations on campus are the same as those outlined above. Special Events might include art shows, concerts, exhibits, dances, festivals, political rallies, cattle shows, recreational events, sporting events, parades, conventions, and any other event that may pose a liability threat (Risk Management can advise you on this).   
  
Many outside groups who are contracted to provide services for special events hosted on campus carry their own insurance. However, in the event that outside parties do not have insurance or do not carry adequate limits, the Office of Risk Management may be able to coordinate the insurance purchase for those parties through the University's Tenant User's Liability Insurance Policy [(TULIP)](http://smu.edu/riskmgmt/insurance/tulip.asp). Interested parties should contact the Office of Police and Risk Management for further details.   
  
**Exceptions**  
  
Request for exceptions to the above guidelines must be submitted to and approved by the Office of Police and Risk Management.