

**EXHIBIT A**  
**Southern Methodist University**  
**Office of Risk Management**  
**Insurance Requirements for Third Parties Using SMU Facilities or Property**

A valid Certificate of Insurance (COI), along with copies of policy endorsements and declarations pages evidencing all required coverages, must be provided to SMU's Office of Risk Management by any individual or entity that (i) provides goods or services to or for SMU, (ii) uses, rents, leases, or otherwise occupies SMU property for any event, program, conference, or other purpose, or (iii) otherwise conducts business or activities on behalf of or in connection with SMU (each a "Contractor").

All required insurance coverage must be in full force and effect prior to any access to or use of SMU property, or the commencement of services or activities under the applicable agreement, and must be maintained without interruption throughout the duration of the contract, use period, or engagement (the "Contract") and for any applicable survival period thereafter.

The Contractor, at its sole cost and expense—including all premiums, deductibles, and/or self-insured retentions—shall procure and maintain insurance meeting the requirements set forth in this **EXHIBIT A**, sufficient to fully insure the Contractor's operations, obligations, and indemnification responsibilities under the Contract, as required below:

1. Insurance carriers must be authorized to do business in Texas and rated at least A-VII by A.M. Best.
2. All insurance must be primary and non-contributory to any coverage maintained by SMU.
3. Contractor and its insurers must waive subrogation against SMU, its trustees, officers, employees, students, volunteers, and agents.
4. Certificates of Insurance and required endorsements must be submitted to ORM at least 30 days prior to the start of any event or activity.
5. SMU must receive at least 30 days' written notice of cancellation or material change to any policy via policy endorsement (ISO CG 02 24 or equivalent).
6. Contractor must ensure all subcontractors, vendors, and performers maintain equivalent insurance.
7. Failure to maintain required insurance may result in denial of facility access or termination of the contract.

The Certificate of Insurance must be completed using the following Description and Certificate Holder language, and will be acceptable to SMU:

1. **DESCRIPTION:** SMU must be included as an additional insured unless noted otherwise on the attached form and must include the following language:

***Southern Methodist University, its trustees, officers, employees, students, volunteers and agents are included as additional insureds (as the interest of each insured may appear) as to all insurance coverage required.***

2. **CERTIFICATE HOLDER:** listed as follows and address to send Certificate of Insurance to:

*Southern Methodist University  
Office of Risk Management  
P.O. Box 750231  
Dallas, Texas 75275-0231 [by courier: 6300 N. Central Expressway, Dallas, TX 75206]  
riskmanagement@smu.edu*

3. **CONTACT FOR QUESTIONS:**  
Office of Risk Management, (214) 768-2486, or riskmanagement@smu.edu

**SOUTHERN METHODIST UNIVERSITY**  
**Standard Minimum Limits of Liability and Certificate of Insurance Requirements**

The following minimum limits apply to all third parties using SMU facilities or property. Higher limits or additional coverage may be required for large events, youth-serving programs, or other high-risk activities as determined by the Office of Risk Management (ORM).

Line of Coverage	Description / Scope	Minimum Limits of Liability	SMU as Additional Insured
Commercial General Liability	Premises, Operations, Products, Contractual, Personal/Advertising Injury	\$1,000,000 per occurrence / \$2,000,000 aggregate	Yes
Sexual Misconduct/Molestation	Required for any program involving minors or overnight stays; no perpetrator exclusion	\$1,000,000 per occurrence / \$2,000,000 aggregate	Yes
Automobile Liability	Owned, Hired, and Non-Owned Autos	\$1,000,000 combined single limit	Yes
Workers' Compensation & Employer's Liability	Statutory WC (Texas); Alternate Employer endorsement if applicable	\$1,000,000 each accident / \$1,000,000 disease	N/A
Umbrella / Excess Liability	Applies over GL, Auto, and WC/EL	\$5,000,000 per occurrence and aggregate	Yes
Professional Liability (E&O)	Applies to consultants, trainers, counselors, health or media professionals	\$2,000,000 per claim / \$2,000,000 aggregate	If applicable
Cyber Liability	Required if handling personal, student, or financial data	\$1,000,000 per claim / \$2,000,000 aggregate	Yes
Crime/Fidelity	Required if handling SMU funds or financial accounts	\$1,000,000 per claim / \$2,000,000 aggregate	Yes
Accident Medical	Required for camps, athletics, or physical activity events	\$50,000 per participant	Yes
Liquor Liability	Required if alcohol is served or sold on SMU property	\$1,000,000 per occurrence / \$2,000,000 aggregate	Yes
Tenant & Users Liability (TULIP)	Required for short-term events, catering, or rentals	As required by ORM	Yes