

CALIFORNIA STATE UNIVERSITY, FRESNO

Insurance Requirements for Vendors and Outside Groups

There are certain insurance requirements mandated by the CSU if an outside vendor or group is coming on campus to use campus facilities for any purpose, or for vendors doing work off campus on behalf of the University. Examples may be, but not limited to, a private party, service providers, business gathering, festival, or other group event. The requirements are as follows:

A certificate of insurance (COI) and an additional insured endorsement must be provided to meet the following requirements:

- **LIABILITY COVERAGE:** comprehensive or commercial form minimum limits Each Occurrence \$1,000,000, General Aggregate \$2,000,000. **Liquor Liability** coverage to be included if alcohol beverage service is included in the event. Higher limits may be required due to the nature of the event or the number of people in attendance. Coverage must be placed with a company of A. M. Best rating **A; VII** or higher.
- The certificate *must be accompanied by a separate Endorsement to the policy naming **the State of California; the Trustees of the California State University; California State University, Fresno; California State University, Fresno Foundation, Inc.; the California State University Fresno Association, Inc.; the California State University Fresno, Athletic Corporation, Inc.; and their employees, officers, agents, and assigns** as additional insured for the duration and purpose of the event(s) being held.*
- **AUTOMOBILE LIABILITY:** If applicable (you will be using non-state vehicles at the event), provide proof of coverage to the following limits: **Private Individuals: liability:** \$100,000 per person / \$300,000 per accident; **property damage:** \$50,000 per occurrence; **Commercial Entities: business automobile liability:** combined single limit not less than \$1,000,000 per occurrence.
- **WORKER'S COMPENSATION:** If applicable (you will be using your own or other non-Fresno State employees at the event), provide proof of coverage to statutory limits. May use same certificate form as above.
- All rights of subrogation under the insurance policies must be waived against the campus.
- For any claims related to the facility use, the group's insurance coverage shall be primary insurance as respects the Campus, its trustees, officers, employee, representatives and assigns. Any insurance or self-insurance

maintained by Campus, its trustees, officers, employees, or assigns shall be excess of the Contractor's insurance and shall not contribute with it.

- The certificate must contain a description of the activity or project, including date(s) of activity/project for which the certificate is being issued. The Certificate Holder should be: California State University, Fresno
- The certificate must provide written notice that "*should any of the above described policies be cancelled before the expiration thereof, notice will be delivered in accordance with the policy provisions.*"
- We request this information to be received by the Office of EHS, Risk Management and Sustainability at least two weeks prior to the event. Submit scanned copies via email to lisak@csufresno.edu <preferred method>, or mail to:

California State University, Fresno
Office EHS, Risk Management and Sustainability
Attn: University Risk Manager
2351 E. Barstow Ave., Mail Stop # PO-140
Fresno, CA 93740

These insurance requirements are made pursuant to the California State University, Office of the Chancellor, Risk Management Technical Letter No. 2012-01 (June 1, 2012).

Inquiries should be directed to the University Risk Manager at (559) 278-7422.