

## Insurance Standard Terms and Conditions for 3<sup>rd</sup> Party PO's and Contracts

### Cross Reference with Hazard Class Levels or Call Risk Management for Exceptions

Line of Coverage	Description	Standard Terms & Conditions	Exceptions
Commercial General Liability	Protection for DU from third party incidents that their actions, products or services may cause in whole or in part, which may result in liability damages for which DU may seek remedy	\$1Million per occurrence \$2Million aggregate  <u>Includes:</u> -Damages to Rented Premises -Med Exp -Personal/Advertising Injury -Products and Completed /Op	Call RM if: -Contract limits liability; -Vendor cannot meet limits.
Host Liquor Liability	Protection for the entity responsible for serving alcohol for an event, function as well as for the entity who owns the property where the alcohol is served.	\$1Million per occurrence \$2Million aggregate	Required of all 3 <sup>rd</sup> parties who provide service of alcohol for functions on the DU campus
Automobile Liability	Coverage for all owned, leased and hired autos. DU Coverage: Includes owned and leased vehicles and hired autos. Required if a contractor is doing business on-campus regularly in their business autos. (Construction, etc.)	\$1Million combined single limit  Includes: Bodily injury and property damage Charter Buses: \$5M	Required of 3 <sup>rd</sup> parties for contract driving
Directors and Officers Liability (D&O)	D&O Coverage is provided to protect the entity and its officers from claims against stockholders and employees.	\$1Million per occurrence \$2million aggregate	Risk should review these contracts
Educators' Legal Liability	Provided for educational entities to protect against a variety of insured losses covering a hybrid of D&O and errors and omissions coverage. Includes coverage for wrongful termination, dismissal, negligent acts in faculty, staff and Director's operations.	\$5 Million per occurrence \$5Million aggregate	Risk should review these contracts
Workers' Compensation	Protects employer and employee through exclusive remedy for work-related injuries	Workers' Compensation Employer's Liability Statutory Limits	Determined by Contract

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Marine Liability	<p>Provided for DU Leadership Programs from Daniels College of Business for Sailing.</p> <p>This coverage is provided to cover the persons on-board, as GL does not extend offshore. Hull will not be purchased under vessel contract, rather provided by this coverage for San Diego; Hull will be included in vessel contracts for Tortola.</p>	<p>\$1Million per occurrence:</p> <p>Hull: by value of vessels used P&amp;I (protection &amp; indemnity) covers persons on-board including students, skippers, or others</p>	Call RM
Multi-Media Liability	<p><b>Errors &amp; Omissions</b> Coverage required to protect the entity from defamation or tort related to harm of character, reputation, etc.; invasion of infringement, privacy, title, slogan, trademark, copyright, plagiarism, et. Can be endorsed to cover electronic elements.</p>	<p>\$1Million per occurrence \$2Million aggregate</p> <p>For Large Contracts: \$5Million per occurrence/ \$5Million aggregate</p>	<p>For individuals who are conducting services for DU</p> <p>For larger contracts</p>
Pollution Liability	<p>Provides coverage for a pollution or remediation at the entity's site. Also required for those who may transport, dispose or store (TD&amp;D) our hazardous waste or be involved in remediation efforts on our site.</p>	<p>\$2Million per occurrence \$2Million aggregate</p> <p>Larger contracts may require up to \$5Million/\$5Million</p>	Determined by Contract; Call RM
Professional Liability	<p>Provides professional errors and omissions liability for specific types of professions. Specific coverage is below.</p> <p>Architect &amp; Engineers Medical/Psychologists Malpractice Lawyers' Legal Liability (Scheduled Clinics) Securities E&amp;O Multi-Media Services Entertainment (for Film Production) Policy</p>	<p>By line of Coverage \$1M/\$2M = \$1Million per occurrence and \$2Million aggregate</p> <p>\$1Million /\$2Million \$1Million /\$3Million \$1Million/\$2Million \$1Million/\$2Million \$1Million/\$2Million</p>	<p>Determined by Contract with RM Review</p> <p>Incl: Abuse/Molestation For DU Clinics Only</p>
Property Insurance	<p>Required of 3<sup>rd</sup> parties who may rent or lend property such as research equipment to the University, or utilize such equipment on site for an event or activity.</p>	\$1Million or cost of equipment	<p>Determined by Contract</p> <p>Rarely required</p>

	DU will not cover a 3 <sup>rd</sup> party's equipment while on-site unless specific to contract.		
Line of Coverage	Description	Standard Terms & Conditions	Exceptions
Builder's Risk	For Contracts on new construction, require Builder's Risk Insurance for the project. (Our Property Carrier covers existing building renovation/construction for smaller projects.) Either DU can provide by separate policy or the Contractor may provide. Bids often determine pricing and deductibles. Deductible payments should be specified by contract and limits should be determined by who owns the policy.	\$ Determined by cost of contract	Contact RM
Summer Camps	<u>Third Party Camps</u>  Required of third parties and coaches who host their own camps on DU's site. Protects the coach and DU from losses that occur resulting in bodily injury or loss of property, including abuse or molestation. Must include Accident Medical excess for participants for those involving sports or organized physical activity.  <u>DU Sponsored Camps</u> (Making of an Engineer/Scientist, RMTS, etc.) Obtain by calling Risk Management	\$1Million per occurrence \$2Million aggregate  Sub-Limits must include:  Products/Completed Ops Pers/Advertising Fire Legal (\$100,000 minimum) Abuse/Molestation (\$50K/\$100K) Accident/Medical: \$25K - \$100K  DU Maintain Summer Camp Coverage for Recreation. Quote based on number of days, whether overnight or not.	Required for all Third Party Summer Camp Operators including DU Coaches hosting own camp.  Call RM for quote and endorsement to policy
Club Sports	Provided for DU approved club sports and for ad-hoc organized athletic activities such as race/case; or other approved activities and required for any organized whitewater rafting trips, rock climbing, etc.	Based on number of participants and days of activity	Contact RM for quote and endorsement to policy
TULIP Tenant User Liability Insurance Policy	Required of third parties who may rent DU facilities for weddings, recitals, 3 <sup>rd</sup> party meetings, conferences, events, etc.	Request quote at <a href="http://www.du.edu/risk">www.du.edu/risk</a>	Required to obtain through RM

	Key contacts at University Events, Sodexo, HRTM can assist.		
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