USD Vendors
Minimum Insurance Requirements

I. Commercial General Liability

Each vendor shall supply a Certificate of Insurance showing evidence of Commercial General Liability coverage with a limit of at least $1,000,000 combined single limit per occurrence. The Certificate shall have an endorsement naming the University of San Diego as an additional insured. The additional insured endorsement must be attached to the Certificate and have primary and non-contributory wording. Endorsements shall be on CG 20 10 07 04 forms plus CG 20 37 07 04 when applicable. Endorsements which limit or exclude coverage will need to be attached to the Certificate. The policy shall not contain an exclusion for sexual molestation, misconduct or abuse.

II. Workers’ Compensation and Employers Liability

Each vendor shall supply a Certificate of Insurance showing Workers’ Compensation and Employers Liability. The Employers Liability limits shall be at least $1,000,000 each item. A waiver of subrogation shall be attached in favor of the University of San Diego.

III. Automotive Liability

Each vendor shall supply a Certificate of Insurance showing Commercial Automobile liability coverage in an amount no less than $1,000,000 combined single limit for all owned, non-owned and hired vehicles.

IV. Professional Liability

If the vendor is a licensed architect, engineer, designer or other “professional”, a Certificate of Insurance shall be supplied showing Errors and Omissions coverage in an amount not less than $1,000,000 per claim. General Contractors and Specialty Contractors are required to have limits of $5,000,000.

V. Umbrella or Excess Liability

The vendor shall supply a Certificate of Insurance showing evidence of umbrella or excess liability coverage in an amount not less than $1,000,000 per occurrence. Endorsements which limit or exclude coverage will need to be attached to the Certificate. General Contractors and Specialty Contractors are required to have limits of $5,000,000.

VI. Pollution Liability

May be required dependent upon nature and scope of work. Limits determined by type of vendor.

Additional Requirements

The insurer for coverages I, II, III, IV and V shall have a minimum A.M. Best's rating of A, VII and be admitted in California. This can be amended by separate agreement by the University of San Diego. All Certificates are to be sent to:

Robin Eskow
Director, Risk Management
University of San Diego
5998 Alcala Park HAC Suite 335
San Diego, CA 92110
All Certificates must be in our office with bids, and prior to any work, event or activity being commenced. Failure to supply the required insurance coverages will cause removal of the vendor from the premises, and withholding of any payments.