

Villanova University Insurance Requirements

The following wording should be used in all requests for bids, quotations, purchase orders, contracts, lease and rental agreements, in the event the vendor, contractor, or guest group will perform work on the University's property or use the University's facilities for an event:

“A Certificate of Insurance must be received by Villanova University prior to the commencement of any work on campus or the use of University facilities. Please note the Certificate must include Villanova University as additional insured under the Comprehensive General Liability, Automobile Liability and Umbrella Liability policies and must evidence the minimum limits set forth below. The Certificate should also indicate whether the General Liability policy is written on a claims-made or occurrence basis. In addition, the Certificate must indicate that it is the responsibility of the insurance carrier to provide the University with 30 days notice prior to cancellation or expiration of the insured's policy.

Minimum Insurance Requirements:

Workers Compensation:	Statutory
Employers Liability:	\$100,000/500,000/100,000
Comprehensive General Liability:	\$3,000,000 each occurrence
Automobile Liability:	\$3,000,000 each occurrence

Please note limits may be reached by means of an Umbrella or Excess Liability policy.”

It is recognized that certain small vendors, contractors, or groups may not be able to afford to purchase the standard insurance limits the University requires. Depending on the value of the contract and risk involved, it is possible that an exception may be made. However, no exceptions to the limits outlined above are permitted without the approval of the Manager of Risk Management & Insurance.