

**VENDOR**  
**Minimum Insurance Coverages and Requirements**

The VENDOR shall obtain and maintain the minimum insurance coverages set forth below. By requiring such minimum insurance, the University of West Florida (UWF) shall not be deemed or construed to have assessed the risk that may be applicable to the VENDOR. The limits of insurance coverage under each policy maintained by the VENDOR shall not be interpreted as limiting the VENDOR'S liability and/or obligations under the contract. The VENDOR shall assess its own risks and if it deems appropriate and/or prudent, maintain higher limits and/or broader coverages. The VENDOR is not relieved of any liability or other obligations assumed or pursuant to the Contract by reason of its failure to obtain or maintain insurance in sufficient amounts, duration, or types.

**COVERAGES**

**1. Commercial General Liability–ISO CG 001 Form or equivalent. Coverage to include:**

- Premises and Operations
- Personal/Advertising Injury
- Products/Completed Operations
- Liability assumed under an Insured Contract (including defense costs assumed under contract)

**2. Automobile Liability including all:**

- Any Auto
- Owned Auto
- Non-owned Auto
- Hired Auto
- Personal Injury Protection (when applicable)

**3. Workers' Compensation**

- Statutory Benefits (Coverage A)
- Employers Liability (Coverage B)

**LIMITS REQUIRED**

The VENDOR shall carry the following limits of liability as required below: Dollar amounts may change in accordance with the event or project. The limits of insurance coverage under each policy maintained by the VENDOR shall not be interpreted as limiting the VENDOR'S liability and/or obligations under the contract. Events may include Food and Liquor Liability.

<b>Commercial General Liability</b>	
General Aggregate	\$ 1,000,000
Products/Completed Operations Aggregate	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Personal/Advertising Injury	\$ 1,000,000
Fire Damage (Any One Fire)	\$ 50,000
Medical Payments (Any One Person)	\$ 5,000
<b>Automobile Liability</b>	
Bodily Injury/Property Damage (Each Accident)	\$ 1,000,000
Personal Injury Protection	Statutory
<b>Workers' Compensation</b>	
Coverage A (Workers' Compensation)	Statutory
Coverage B (Employers Liability)	\$100,000 \$500,000 \$100,000

## **ADDITIONAL REQUIREMENTS**

The VENDOR shall meet the following requirements:

1. Be licensed or approved to do business within the State of Florida.
2. Name the State of Florida, Florida Board of Governors, University of West Florida Board of Trustees, and The University of West Florida, its officers, employees, agents, and volunteers as "Additional Insureds".
3. Include an Additional Insured Endorsement form as the "Additional Insureds" on Commercial General Liability, Automobile Liability and any other as specified by the contract.
4. Be on a primary basis, non-contributory with any other insurance coverages and/or self-insurance carried by UWF.
5. Include a Waiver of Subrogation Clause that clearly states that the insurer paying any claim arising by reason of any operations under the contract will not seek reimbursement from UWF.
6. Policy may not be non-renewed, cancelled or materially changed or altered unless thirty (30) days advance written notice is provided to UWF.
7. Insurance certificates and written endorsement **must** be provided directly by the insurance agency or carrier.
8. Renewal certificates and endorsements are to be provided to UWF at least 30 days prior to expiration.
9. Insurer possesses a minimum A.M. Best's Insurance Guide rating of no less than "B+".