

INSURANCE REQUIREMENTS

Contractor/Consultant shall procure and maintain during the term of this Contract insurance coverage as listed below. The insurance companies providing coverage must have a B+:VI or better rating in the current edition of Best's Key Rating Guide. Contractor/Consultant shall maintain such insurance for the duration of the contract. If a policy required under this section is written on a claims-made basis and that policy is replaced or renewed, any retroactive date must coincide with, or precede commencement of services by Contractor/Consultant or sub-Contractor/Consultant under this Contract. A claims-made policy that is replaced or not renewed must have an extended reporting period of not less than two (2) years.

A.	Worker's Compensation and Occupational Diseases	Illinois Statutory Limits
	Employer's Liability	\$500,000 per occurrence
B.	Commercial General Liability	\$1,000,000 per occurrence
	General Aggregate	\$3,000,000
C.	Commercial Auto Liability (including owned, hired and non-owned endorsement)	
	Combined Single Limit	\$1,000,000 per occurrence
	or	
	Bodily Injury	\$1,000,000 per occurrence
	Property Damage	\$ 500,000 per occurrence
D.	Professional Liability	\$1,000,000 per occurrence
	General Aggregate	\$3,000,000

Umbrella liability insurance may be used to meet the general liability coverage limit requirements.

Sub-Contractors must comply with the same insurance coverage requirements Contractor/Consultant. Sub-Contractor shall submit the required Certificate of Insurance through the Contractor/Consultant.

The Board of Trustees of Southern Illinois University shall be named as additional insured for general liability coverage. The following wording shall appear on any Certificate of Insurance provided: "The Board of Trustees of Southern Illinois University is an additional insured for any liability arising from the activities of the Contractor/Consultant and/or sub-contractors performing work on behalf of the Contractor/Consultant." Contractor/Consultant shall furnish all original Certificate(s) of Insurance evidencing the required coverage to be in force on the date of this contract no less than three business days prior to the event. The receipt of any certificate does not constitute an agreement by the University that insurance requirements have been met. Failure of the University to obtain certificates or other insurance evidence from the vendor shall not be deemed a waiver by the University.