**BENTLEY UNIVERSITY**

**INSURANCE REQUIREMENTS**

Insurance: Evidence of required insurance shall be submitted prior to the time of the contract execution. Such evidence shall include the CLIENT’s project name and number. The coverage and amounts below are minimum requirements and do not establish limits to the user’s liability. Other coverage and higher limits may be provided at the user’s option and expense. All of the following coverages are required from all subcontractors of any tier and material suppliers, if applicable, and it is the user’s responsibility to monitor compliance.

1. Workers’ Compensation Insurance as required by statute

Required Endorsement: Waiver of subrogation in favor of Bentley University.

1. Commercial General Liability: Policy on an “Occurrence” basis, with coverage to include Blanket Contractual, Products, Independent Contractors, Completed Operations, Personal Injury, and Employees as Additional Insureds. “Claims Made” Form NOT acceptable.

Limits: $3,000,000 General Aggregate

 $1,000,000 Products and Complete Operations Aggregate

 $1,000,000 Personal and Advertising Injury

 $1,000,000 Per Occurrence

 $50,000 Fire Damage (any one fire)

 $ 10,000 Medical Expense (any one person)

This Commercial General Liability insurance policy must also have a $0 Deductible/$0 Self-Insured Retention.

Required Endorsements: Additional insured in favor of Bentley University

 Primary Wording

 Waiver of Subrogation in favor of Bentley University

 Per Policy Aggregate

1. Automobile Liability: Including owned, non-owned, and hired automobiles.

Limits: $1,000,000 Combined Single Limit for Property Damage/Bodily Injury

1. Umbrella Liability: To provide insurance in excess of Employer’s Liability, Commercial General Liability, and Automobile Liability policies required hereunder.

Limits: $5,000,000 Each Occurrence

 $5,000,000 General Policy Aggregate

Required Endorsements: Additional Insured in favor of Bentley University. Waiver of Subrogation in favor of Bentley University.

1. All policies shall be written by insurance companies with an A.M. Best rating of A or better and licensed to do business in the state of Massachusetts and be acceptable to Bentley University.
2. All certificates shall contain substantially the following statement: “Should any of the above described policies be canceled before the expiration date thereof the issuing company will mail thirty (30) days written notice to Bentley University.
3. Each insurance certificate must contain the following statements as evidence of the required endorsements:
4. Bentley University is to be named as an “Additional Insured” on a primary, non-contributing basis on the General Liability, Automobile and Umbrella Policies.
5. Waiver of Subrogation in favor of Bentley University applies to Worker’s Compensation, General Liability, Automobile and Umbrella Liability Policies.
6. General Liability, General Aggregate is Per Policy.
7. Copy of the Commercial General Liability insurance policy’s declarations sheet verifying the policy has a $0 Deductible/$0 Self-Insured Retention.