

MINIMUM INSURANCE REQUIREMENTS*

Trustees of Dartmouth College must be added as Additional Insured "as it pertains to the work done/service provided and/or product delivered to the College.

** Policy must be Primary as to any other valid and collectible insurance, but only as to acts of the named insured" stated on the certificate. See website for specific details.*

** Certificate Holder: The Trustees of Dartmouth College, 53 South Main Street #212, Hanover, NH 03755.*

** Requirements may not be limited to those below. Additional insurance limits may be required, depending on (1) services or equipment involved, (2) perceived risk exposure to the College.*

November, 2008					
CATERING/FOOD SERVICE/RESTAURANTS	General Liability	Umbrella/Excess General Liability	Liquor Liability (w/No Cash Bars)	Auto Liability	Workers' Compensation
Catering/Food Service: For events/NO alcohol being served	\$ 1,000,000	N/A	N/A	100/300/100	B
Catering/Food Service: For events/Alcohol being served	\$ 1,000,000	\$1,000,000	\$1,000,000	100/300/100	B
Food Service: Contract for entire College	\$ 1,000,000	\$1,000,000	N/A	A	B
Restaurants: Ordering food from restaurants	No certificate required if the amount is <\$1,000, or if from a chain such as Pizza Hut, KFC, TGIF, etc.				

INSURANCE REQUIREMENT GUIDE:

- Automobile Liability insurance is required for contractors/vendors where they transport Dartmouth property, transport Dartmouth employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 combined single limit and the certificate must indicate that the vehicle is insured for business use. If the vehicle being driven on Campus requires a CDL license, the requirement increases to \$2,000,000, and if the vehicle is being used to carry more than 14 passengers, the requirement increases to \$3,000,000. (100/300/100 indicates \$100,000 etc. in limits required)
- A** Statutory limits are required. For those businesses exempt from NH WC State Statute, workers' compensation is waived. Employers' Liability limits are \$500,000 per each occupational accident/\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement, or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident/\$1,000,000 per each occupational disease and \$5,000,000 policy
- B** If the caterer is contracted to serve alcohol, a NH State Liquor Commission Board certificate must be provided along with the insurance certificate indicating coverage for liquor liability.
- C**

Note: The above listing may not include all types of service. For questions, please contact the Office of Risk & Internal Controls Services.