

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.*

						September, 2008
CONSTRUCTION AND BUILDING SERVICES	General Liability (w/Contractual Liability)	Umbrella/Excess General Liability	Auto Liability	Workers' Compensation	Professional Liability	
Construction Projects - LOW RISK						
Fencing	\$ 500,000	N/A	A	B		
Furniture Repair/Installation	\$ 500,000	N/A	A	B		
Glass	\$ 500,000	N/A	A	B		
Landscaping - No Electric or Excavation	\$ 500,000	N/A	A	B		
Minor Concrete Type Repair Work	\$ 500,000	N/A	A	B		
Non-structural Remodeling	\$ 500,000	N/A	A	B		
Painting - Interior	\$ 500,000	N/A	A	B		
Signs - No Welding		N/A	A	B		
Construction Projects - MEDIUM RISK						
Alarm Systems - fire/security	\$ 1,000,000	\$ 1,000,000	A	B		
Concrete in Major Traffic Areas	\$ 1,000,000	\$ 1,000,000	A	B		
Equipment Rental w/Operators (no cranes)	\$ 1,000,000	\$ 1,000,000	A	B		
Exterior Contractors (Facades, Roofs, Sidewalks, Concrete Work)	\$ 1,000,000	\$ 1,000,000	A	B		
Interior Electrical Work	\$ 1,000,000	\$ 1,000,000	A	B		
Floor Installation	\$ 1,000,000	\$ 1,000,000	A	B		
General Contractor and/or Construction Manager	\$ 1,000,000	\$ 1,000,000	A	B		Consult w/RM
HVAC (Other than Boilers)	\$ 1,000,000	\$ 1,000,000	A	B		
Painting - Exterior	\$ 1,000,000	\$ 1,000,000	A	B		
Pavement Sealing or Repairs	\$ 1,000,000	\$ 1,000,000	A	B		
Plumbers	\$ 1,000,000	\$ 1,000,000	A	B		
Roofing Repair	\$ 1,000,000	\$ 1,000,000	A	B		
Street Repair - minor	\$ 1,000,000	\$ 1,000,000	A	B		
Construction Projects - HIGH RISK						
Bleachers & Seating	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Boilers/ Chiller/Steam Generators	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Cranes - (Used on any Project)	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Demolition	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Elevators	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
General Contractor and/or Construction Manager	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		Consult w/RM
Heavy Construction Equipment Operators	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Hi-Tech Equipment Installation	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Hi-Risk Interior or Exterior Remodeling	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Hi-Voltage Electrical	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		

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Major Building Renovation	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Major New Construction	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Power Lines and Poles	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Underground Work	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Roofing - Major	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Scaffolding Companies	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		
Welding/Torch Cutting	\$ 1,000,000	\$ 5,000,000	\$ 1,000,000	B		

A 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.

B 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 aggregate.

Note: If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional Liability policy is not required.

The above listing may not include all types of events or activities. For questions, please contact the Office of Risk & Internal Controls Services.