

## 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

ACTIVITIES/EVENTS/ENTERTAINMENT - Students, Alumni, Other	General Liability	Umbrella/Excess General Liability	Professional Liability	Auto Liability	Workers' Compensation
Actor (Not through Event Planner)	\$ 500,000	N/A	N/A	A	B
Event/Meeting Planning Company	\$ 1,000,000	N/A	N/A	A	B
Musician (Not through Event Planner)	\$ 1,000,000	N/A	N/A	A	B
Musical Group/Band (May Depend on Venue)	\$ 1,000,000	N/A	N/A	A	B
Photographer/Videographer	\$ 500,000	\$ 1,000,000	N/A	A	B
Special Events (Amusements, Games, Booths, Tents, etc.)	\$ 1,000,000	N/A	N/A	A	B
Special Events (Carnival Rides, Climbing Walls, Suds Party, Mechanical Bull, etc.)	\$ 1,000,000	\$ 1,000,000	N/A	A	B
Sports Trainer/Coach	\$ 1,000,000	N/A	\$ 1,000,000	A	B

### 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.

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.

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.

**Note** If a 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.