

ATTACHMENT B-1

INSURANCE REQUIREMENTS (MEDIUM RISK)

***THIS ATTACHMENT ONLY APPLIES IF THE BOX FOR MEDIUM RISK INSURANCE
IN SECTION 13 (INSURANCE) IS CHECKED***

Client must maintain, and require Client's contractors who will be on ISU property to maintain, the following insurance coverages. Client may purchase insurance through private insurance agent/broker or through URMIA TULIP at shall obtain, at <https://tulip.ajgrms.com/>.

Commercial General Liability

<u>Form of Coverage</u>	<u>Minimum Limits of Liability</u>
a) Bodily Injury and property damage	\$1,000,000 for each occurrence \$1,000,000 aggregate
b) Fire Legal Liability	\$100,000
c) Medical Expense Coverage	\$5,000
d) Contractual Liability Coverage	
e) Independent Contractor's Protective Coverage	
f) Aggregate Limit per location / jobsite shall apply	
g) Products/completed operations coverage for a period of two (2) years after acceptance of work	

- ✓ Policy shall name Iowa State University; Board of Regents, State of Iowa; and the State of Iowa as additional insureds and shall provide that such insurance applies separately to each insured against whom claim is made or suit is brought.
- ✓ Additional insured form CG 2026 or equivalent is required and must be attached to the certificate.
- ✓ This insurance afforded to additional insureds is to be primary of any other valid and collectible insurance including, but not limited to, any insurance ISU owns or self-insurance through the State of Iowa tort system.

Commercial Automobile Liability *(not applicable if Client is individual)*

Insurance to include all owned, leased/rented, non-owned, hired, and employee non-owned vehicles.

<u>Form of Coverage</u>	<u>Minimum Limits of Liability</u>
Bodily Injury and property damage	\$1,000,000 combined single limit each accident

- ✓ For transportation of hazardous materials, the policy shall contain endorsement CA 9948 or equivalent pollution extension.

Workers Compensation and Employers Liability *(not applicable is Client is individual)*

<u>Form of Coverage</u>	<u>Minimum Limits of Liability</u>
Coverage A	State Statutory Limit
Coverage B – Employer's Liability	\$100,000/\$500,000/\$100,000

- ✓ Policy shall include a Waiver of Subrogation in favor of Iowa State University; Board of Regents, State of Iowa; and the State of Iowa.
- ✓ Workers Compensation coverage is required for all personnel working on this Agreement. All of Client's employees, partners, members, officers, and sole proprietors must be included.

General Terms: Applicable to all coverages

- ✓ ISU reserves the right to require higher limits based on location or Client's activities.
- ✓ All companies shall be licensed to do business in the State of Iowa and have a minimum AM Best Rating of A-VII.
- ✓ Certificates must be issued and provided to the ISU Contact not less than 30 days prior to the commencement of the Time of Rental.
- ✓ The purchase of any policy or adding ISU as additional insured shall not limit the defense of governmental immunity.
- ✓ Client is responsible for determining if Client's contractors have the required insurance coverages. Verifying insurance compliance of Client's contractors is the responsibility of Client.
- ✓ Furnishing a certificate that does not meet these requirements does not amend nor alter the Agreement nor provide proof that client has met these requirements.

**ATTACHMENT B-2
INSURANCE REQUIREMENTS (HIGH RISK)**

***THIS ATTACHMENT ONLY APPLIES IF THE BOX FOR HIGH RISK INSURANCE
IN SECTION 13 (INSURANCE) IS CHECKED***

Client must maintain, and require Client's contractors who will be on ISU property to maintain, the following insurance coverages. Client may purchase insurance through private insurance agent/broker or through URMIA TULIP at shall obtain, at <https://tulip.ajgrms.com/> for non-Youth Programs or through URMIA Camps Insurance at <https://ucamps.rpsins.com/> for Youth Programs.

Commercial General Liability

General Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Fire Legal Liability	\$300,000
Medical Payments (Any One Person)	\$5,000
Personal & Advertising Injury	\$1,000,000
Products & Completed Operations, Aggregate	\$2,000,000

Sexual Abuse and Molestation Coverage

(only required for youth programs and coaches' camps) Minimum of \$1,000,000 per occurrence or standard General Liability policy with no abuse or molestation exclusion

- ✓ Policy shall name Iowa State University; Board of Regents, State of Iowa; and the State of Iowa as additional insureds and shall provide that such insurance applies separately to each insured against whom claim is made or suit is brought.
- ✓ Additional insured form CG 2026 or equivalent is required and must be attached to the certificate.
- ✓ This insurance afforded to additional insureds is to be primary of any other valid and collectible insurance including, but not limited to, any insurance ISU owns or self-insurance through the State of Iowa tort system.

Excess/Umbrella Liability

The policy must provide for \$2,000,000 per occurrence.

- ✓ This Coverage shall be in excess of the General Liability, Auto, and Employers Liability required limits.
- ✓ Any retained limit amount shall be the sole responsibility of the of the policy holders.
- ✓ A combination of primary and excess policies can be used to meet the overall limit requirement.

Automobile *(not applicable if Client is individual)*

\$1,000,000 combined single limit each accident to include non-owned, hired, or rented vehicles.

- ✓ For transportation of hazardous materials, the policy shall contain endorsement CA 9948 or equivalent pollution extension.

Workers Compensation and Employers Liability *(not applicable is Client is individual)*

<u>Form of Coverage</u>	<u>Minimum Limits of Liability</u>
Coverage A	Statutory Limits
Coverage B – Employer's Liability	\$100,000/\$500,000/\$100,000

- ✓ Policy shall include a Waiver of Subrogation in favor of Iowa State University; Board of Regents, State of Iowa; and the State of Iowa.
- ✓ Workers Compensation coverage is required for all personnel working on this Agreement. All of Client's employees, partners, members, officers, and sole proprietors must be included.

Excess Accident Medical *(only required for coaches' sport camps)*

Accidental Death and Dismemberment	\$10,000
Accident Medical and Dental Expense	\$25,000

General Terms: Applicable to all coverages

- ✓ ISU reserves the right to require higher limits based on location or Client's activities.
- ✓ All companies shall be licensed to do business in the State of Iowa and have a minimum AM Best Rating of A-VII.
- ✓ Certificates must be issued and provided to the ISU Contact not less than 30 days prior to the commencement of the Time of Rental.
- ✓ The purchase of any policy or adding ISU as additional insured shall not limit the defense of governmental immunity.
- ✓ Client is responsible for determining if Client's contractors have the required insurance coverages. Verifying insurance compliance of Client's contractors is the responsibility of Client.
- ✓ Furnishing a certificate that does not meet these requirements does not amend nor alter the Agreement nor provide proof that Client has met these requirements.