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## STANDARD INSURANCE REQUIREMENTS

Vendors and contractors performing work or providing services on Stockton University premises must secure and maintain in force, for the term of the contract, liability insurance as provided herein. Prior to the commencement of work or service on Stockton University premises, the vendor/contractor must provide a current Certificate of Insurance meeting the requirements set forth below. **Work or service may not commence until a valid Certificate of Insurance meeting these requirements has been provided.** The vendor is not authorized to begin work until the University is in receipt of said Certificate.

1. **CERTIFICATE HOLDER:** The Certificate Holder on the COI must be “Stockton University, 101 Vera King Farris Dr., Galloway, NJ 08205.”
2. **ADDITIONAL INSURED:** All policies and certificates of insurance, except workers’ compensation, shall be endorsed to name Stockton University and the State of New Jersey as additional insureds. The New Jersey Educational Facilities Authority shall also be named as an additional insured for buildings in which their interests appear.
3. **COMMERCIAL GENERAL LIABILITY:** Policy as broad as the current State of New Jersey standard coverage form, which shall not be circumscribed by any endorsements limiting the breadth of coverage. The policy shall cover bodily injury and property damage with limits not less than \$1,000,000 per occurrence and \$2,000,000 aggregate. The policy shall include broad form contractual liability, products liability, and completed operations coverage. A “per location or project endorsement” shall be included, so that the general aggregate limit applies separately to the location or project that is the subject of this contract. Additionally, such insurance shall be primary over other collectible insurance that may apply and shall include coverage for the following indemnification: **“The vendor/contractor agrees to hold harmless and indemnify Stockton University against any and all claims, demands, or suits by any persons and against related damages, liabilities, costs and expenses (including attorney’s fees) which may arise out of the performance of the contract.”**
4. **COMPREHENSIVE AUTOMOBILE LIABILITY:** Insurance for all owned non-owned, hired, leased and rented vehicles in an amount not less than \$1,000,000 combined single limit per occurrence.
5. **WORKER’S COMPENSATION COVERAGE AND EMPLOYERS’ LIABILITY:** Worker’s Compensation Insurance applicable to the laws of the State of New Jersey required to protect the employees of the contracting party and any subcontractor who will be engaged in the performance of this contract. This insurance shall include Employers’ Liability Protection with a limit of liability not less than one million dollars (\$1,000,000) bodily injury, each occurrence, one million dollars (\$1,000,000) disease, each employee, and one million dollars (\$1,000,000) disease, aggregate limit. Lower primary limits will be accepted if employer’s liability insurance is included under the umbrella insurance and the umbrella limit exceeds the employer’s liability limit requirements.

**Additional requirements shall apply for certain types of vendors/contractors, including:**

1. **PROFESSIONAL SERVICES:** Must maintain Professional Liability Insurance, errors & omissions/claims-made basis \$2,000,000 per claim and in the annual aggregate. The insurance carrier shall be registered with the New Jersey Department of Insurance and licensed or authorized to conduct business in the State of New Jersey, as required by law. In the event of a loss, the Vendor shall be held responsible for payment of the deductible as though there were no deductible.
2. **INFORMATION TECHNOLOGY VENDORS:** Where appropriate, the University may require Cyber Breach/Privacy Liability Insurance providing coverage for 1) Privacy Liability, Network Security Liability, and Regulatory Liability; 2) Payment Card Industry (PCI) Fines, Penalties, and Assessments; 3) Breach Response Costs including Data Forensics, Public Relations, and Privacy Counsel, and 4) Notification, Credit Monitoring, and Identity Theft Restoration Costs. Limits of liability must be in minimum amounts of five million dollars (\$5,000,000). If this policy is written on a claims-made policy form, Vendor must agree that a retroactive reporting policy (tail policy) will be purchased upon termination of the claims-made policy to provide coverage for events that occurred prior to the termination date of the claims-made coverage and are not reported until after the termination date.
3. **BUS/TRANSPORTATION VENDORS:** Must maintain Business Auto Liability insurance coverage for all owned, non- owned or hired vehicles which names **Stockton University and The State of New Jersey as additional insureds**. For vehicles with seating capacity of eighteen (18) or more, a \$5,000,000 combined single limit of liability is required. Vendors supplying vehicles with seating capacity of less than eighteen (18) are required to have a policy limit of \$2,000,000.
4. **CHEMICAL WASTE AND PESTICIDE DISPOSAL CONTRACTORS:** Must maintain Commercial General Liability insurance with a minimum combined single limit of \$5,000,000 for bodily injury and property damage and be endorsed to include Pollution Legal Liability. Alternatively, separate, stand alone, Commercial General Liability and Pollution Legal Liability policies each with limits of \$5,000,000 is acceptable.
5. **ASBESTOS REMOVAL AND MONITORING CONTRACTORS:** Must maintain Pollution Legal Liability insurance with the minimum limits of \$2,000,000 combined single limit and \$4,000,000 aggregate.

**NOTE:** All certificates shall contain the provision that the insurance shall not be canceled for any reason, except after thirty (30) days written notice and indicate the nature of work being performed or goods/services being furnished.

**Please send Insurance Certificates to:**

Stockton University,  
Attn: Office of Procurement and Contracting  
101 Vera King Farris Drive  
Galloway, NJ 08205-9441