Minimum Insurance Requirements
Non-Residential Use

1. Minimum General Liability Coverage Requirements:
   - $1,000,000  Each Occurrence
   - $1,000,000  Personal & Advertising Injury
   - $2,000,000  General Aggregate
   - $1,000,000  Products & Completed Operations Aggregate
   - Occurrence Form

2. Minimum Contractual Liability Coverage Requirements
   - $1,000,000  Each Occurrence
   - Certificate of Insurance must maintain contractual liability endorsement stating that the policy is extended to cover the liability assumed by the insured under the terms of his contract with Skidmore College.

3. Minimum Automobile Liability Coverage Requirements:
   - $1,000,000  Bodily Injury & Property Damage
   - $1,000,000  Hired & Non Owned Automobile

4. Minimum Excess/Umbrella Liability Coverage Requirements:
   - $5,000,000  Each Occurrence
   - $5,000,000  Aggregate
   - Occurrence Form

5. Minimum Workers Compensation and Employers’ Liability Coverage Requirements:
   - Statutory Limit  Workers Compensation
   - $500,000  Employers Liability – Each Accident
   - $500,000  Employers Liability – Disease-Each Employee
   - $500,000  Employers Liability – Disease-Policy Limit

6. All Certificates of Insurance must be provided on a Acord 25 Form

7. All Insurance Companies providing coverage must be rated A- VII or better by AM Best

8. Addition Insured/Hold Harmless: Skidmore College, and its officers, employees, agents, and volunteers are included as additional insureds (ISO Form CG 2010, 11/85 Edition or equivalent) as respects to executed contracts with Skidmore College, its successors and/or assigns. This insurance is primary as respects to all other insurance or self insurance in force

9. Cancellation Clause: 30 days written notice

10. Certificate of Insurance must be on file with Skidmore College two (2) weeks prior to the event or use of facilities. Please mail to:
    Skidmore College
    Special Programs
    815 North Broadway
    Saratoga Springs, New York 12866