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
Minimum Insurance Requirements
Residential Use

1. Minimum General Liability Coverage Requirements:
   - $1,000,000 Each Occurrence
   - $1,000,000 Damage to Rented Premises
   - $10,000 Medical Expense
   - $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 an 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
     Business Services
     815 North Broadway
     Saratoga Springs, New York 12866

March 2012