CERTIFICATE OF INSURANCE GUIDELINES
For Vendors, Independent Contractors, Consultants, and/or Other Service Providers
Performing Work/Services for UC Berkeley.

Vendors, independent contractors, consultants, and/or other service providers performing work/services under a purchase order, contract, or other agreement for the University must include as part of their contractual obligation a provision to defend and hold the University harmless from any loss, injury, or damage occurring during the performance of their work, and must indemnify The Regents for any loss suffered as a result of negligence on the part of the contractors, consultants, affiliates, or service providers, including their employees, agents, and sub-contractors. Insurance provides the funding source in case the vendor, independent contractor, consultant, or other service provider needs to make good on this indemnification.

Under the terms and conditions of any purchase order, contract, or other agreement, the non-University entity is required to show evidence of adequate insurance coverage by furnishing a Certificate(s) of Insurance indicating compliance with the required coverages found in Business and Finance Bulletin, BUS 63, (“Insurance Requirements/Certificates of Insurance”) found at


The information that must be contained on the Certificate is technical and needs to be precisely stated to effectively protect the University’s interests. What to look for when you receive the certificate is discussed below.

1. Review the Insured information – this is the name of the individual, group, or property that is covered by the Insurance Policy. The Producer’s name will be the Insured’s broker. The Insurers information names the carrier(s), and identifies the type of coverage the carrier is giving the Insured.

<table>
<thead>
<tr>
<th>PRODUCER</th>
<th>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, Address, phone and fax number of the broker/carrier that issued the certificate.</td>
<td>INSURERS AFFORDING COVERAGE</td>
</tr>
<tr>
<td>PHONE -</td>
<td>FAX –</td>
</tr>
<tr>
<td>INSURED</td>
<td></td>
</tr>
<tr>
<td>Vendor Name</td>
<td></td>
</tr>
<tr>
<td>Vendor Address</td>
<td></td>
</tr>
<tr>
<td>INSURER A</td>
<td>Name of the Carrier for GL Insurance</td>
</tr>
<tr>
<td>INSURER B.</td>
<td>Name of the Carrier for Auto Insurance</td>
</tr>
<tr>
<td>INSURER C.</td>
<td>Name of the Carrier for Excess Liability Insurance</td>
</tr>
<tr>
<td>INSURER D.</td>
<td></td>
</tr>
</tbody>
</table>
2. Review the Policy Effective and Expiration dates to make sure the policy covers the terms of the contract or scope of work.

3. Review the Insurance Limits to make sure they are what are stated in the contract.

<table>
<thead>
<tr>
<th>INSR LTR</th>
<th>TYPE OF INSURANCE</th>
<th>POLICY NUMBER</th>
<th>POLICY EFFECTIVE DATE (MM/DD/YY)</th>
<th>POLICY EXPIRATION DATE (MM/DD/YY)</th>
<th>LIMITS — Stated in the contract/PO</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>GENERAL LIABILITY</td>
<td></td>
<td>Policy Number</td>
<td>Please check the policy effective date.</td>
<td>Please check the policy expiration date.</td>
</tr>
</tbody>
</table>

4. Make sure The Regents of the University of California is named as an additional insured!
   This allows the University to work directly with the insurance carrier in case of a claim.

5. Check to make sure The Regents of the University of California is listed under the Certificate Holder along with the Department Name, Department Contact and address.

6. Review and make sure there is a 30 Days written notice under Cancellation.

Description of Operations/Locations/Vehicles/Exclusions added by Endorsement/Special Provision.

**IMPORTANT:** THE REGENTS OF THE UNIVERSITY OF CALIFORNIA IS NAMED AS AN ADDITIONAL INSURED.

(precise wording is key here)

The Regents of the University of California
Student Affairs
Insurance Coordinator
2610 Channing Way
Berkeley, CA 94720

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. BUT Failure TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
Authorized Signature

If you have any questions, please call the Office of Risk Management at 642-5141.
UNIVERSITY OF CALIFORNIA

MINIMUM INSURANCE REQUIREMENTS
FOR CONTRACTORS/EXTERNAL USERS

GENERAL
United States Vendors Only¹

A. MINIMUM LEVELS OF COVERAGE
It is always advisable to obtain the maximum levels of coverage that the vendor will accept. However, the following are the minimum insurance coverage and policy limits that must be included in all contracts with Contractors and External Users. Depending on the activity involved in the contract, additional coverage may be necessary (see Section B below).

**Commercial General Liability**
- $1MM Each Occurrence
- $2MM Aggregate
- $2MM Products Completed Operations
- $1MM Personal & Advertising Injury
- $100k Fire Damage (any one fire)
- $5k Medical Expense (any one person)

**Commercial Auto Liability**
- $1MM Combined Single Limit

**Workers’ Compensation**
- Statutory Limits

**Employers’ Liability**
- $1MM

B. ADDITIONAL COVERAGE
Additional coverage may be necessary, depending on the activity involved in the contract. For example, additional coverage and limits are normally required for activities that involve a higher risk, including but not limited to:

- Events at which alcohol will be served or sold;
- Charters of aircraft, watercraft or ground transportation (See Transportation – Minimum Insurance Requirements for Contractors/External Users);

¹ Consult Risk Manager for vendors outside the United States.
• Construction activities, including but not limited to facilities alteration, equipment installation (non-health), campus planning, demolition, engineering, land use and materials testing (See Construction – Insurance Requirements for Construction Related Contracts/Service Agreements);

• Health related contracts, including but not limited to contracts for with physicians, medical groups, hospitals, vendors to University medical centers, patient transport and purchasing or installation of medical equipment (See Health Related – Minimum Insurance Requirements for Contractors/External Users);

• Environmental activities, including but not limited to purchase, use or application of hazardous materials, environmental testing, monitoring, assessment or cleanup, transport of hazardous material, pesticide spraying, and certain recycling and waste reduction activities;

• Contracts with professionals such as lawyers, actuaries, child care professionals, and executive search consultants.

Additionally, it may be useful to contact your local risk management office for input as to appropriate coverage.

Campus Risk Management: http://www.ucop.edu/riskmgmt/crmmdir.html
Medical Center Risk Management: http://www.ucop.edu/riskmgmt/hrmdir.html