

Yale University - University Properties Insurance Requirements (updated July 2016)

A. COMMERCIAL GENERAL LIABILITY

Bodily Injury and Property Damage Limits  
\$2,000,000 annual general aggregate  
\$1,000,000 BI/PD each occurrence  
\$2,000,000 products and completed operations aggregate  
\$1,000,000 personal & advertising injury

B. AUTOMOBILE LIABILITY

Including Owned, Non-owned and hired vehicles  
Bodily Injury and Property Damage  
\$1,000,000 combined single limit each accident

C. WORKERS COMPENSATION\*

Connecticut Statutory Limits  
Employer's Liability  
\$1,000,000 bodily injury for each accident  
\$1,000,000 bodily injury by disease for each employee  
\$1,000,000 bodily injury disease aggregate

D. UMBRELLA / EXCESS LIABILITY

\$5,000,000 each combined single limit  
\$5,000,000 aggregate limit (where applicable)

*\*Refer to General Notes on next page*

**D. Yale University and Elm Campus Partners, LLC must be shown as additional insured on all liability policies for both on-going operations and completed operations.**

E. All insurance carriers must be rated A or better by AM Best

F. Thirty day notice of cancellation is required on all policies

G. A description of the service provided (noted in the Description box) and anticipated dates on campus must be shown on the certificate of insurance. If C.O.I. is for general work in various locations and dates please note "General Work 2016-2017" or current year.

H. All certificates must be sent by:

Electronic mail to [michael.peck@yale.edu](mailto:michael.peck@yale.edu) and [anna.m.russell@yale.edu](mailto:anna.m.russell@yale.edu) or

Fax to: (203) 432-8314, or

US Mail to:

Yale University  
c/o University Properties  
433 Temple Street  
New Haven, CT 06511

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I. All exclusions added by endorsement must be indicated

J. Certificate must be signed by an authorized representative

NOTE PROJECT LOCATION  
IN DESCRIPTION BOX

UNIVERSITY PROPERTIES' REQUIREMENTS  
FOR PROFESSIONAL & HAZ-MAT  
IN ADDITION TO THE STANDARD LIMITS PROVIDED BY RISK MGMT. OFFICE

PROFESSIONAL & HAZ-MAT CONTRACTOR REQUIREMENT

PROFESSIONAL

*Professional Liability (Errors & Omissions)*

*Occurrence 1M*  
*Aggregate 1M (if included)*

HAZ-MAT

*Pollution/Environmental Legal Liability*

*Occurrence 5M*  
*Each person 5M*  
*Aggregate 5M (shall apply specifically for the project)*

GENERAL NOTES

General and Auto Liability apply per Standard Requirements

Comprehensive Auto Liability apply per Standard Requirements

- "Any Auto" is accepted if other option's aren't selected
- If "Scheduled Autos" is selected then "Hired and "Non-Owned Autos" should be selected as well (unless contractor confirms that no vehicles are rented and no employees use their autos in the course of business)
- If "Owned Autos" is selected, then "Hired and "Non-Owned Autos" should be selected as well (unless contractor confirms that no vehicles are rented and no employees use their autos in the course of business)

\*Worker's Compensation apply per Standard Requirements

- Yale requires ALL contractors to have coverage with NO EXCEPTIONS

"ADDITIONAL INSURED YALE UNIVERSITY & ELM CAMPUS PARTNERS, LLC"

- Should read as above or read "additional insured for general and auto liability"; auto liability if it is included
- Yale is not required to be listed for additional insured for Worker's Comp, Professional Liability or Pollution/Environmental Liability