MINIMUM Insurance Requirements
For Service Providers and Vendors
not listed in Risk Management Exhibit C

NOTE: These limits to do not apply to Construction Projects - See Risk management Exhibit B for minimum insurance requirements.

Minimum Insurance Requirements
Service Providers or Vendors providing services on Oakland University’s premises must provide Certificates of Insurance with the following minimum insurance coverage guidelines prior to the commencement of any work.

• The Vendor/Service Provider will maintain the minimum required insurance at its own expense.
• The Vendor/Service Provider may be required to provide higher insurance limits and/or additional insurance coverage(s) such as Professional Liability, Cyber Risk Liability, Pollution Liability in accordance with the service(s) provided.
• Projects exceeding $5,000 may have higher minimum insurance requirements.

1. Commercial General Liability insurance including premises and operations, product liability, completed operations liability, contractual liability and broad form property damage liability.
   Bodily Injury and Property Damage
   • $1,000,000 each occurrence
   • $2,000,000 aggregate

2. Workers’ Compensation in accordance with the laws of the State of Michigan and Employers’ Liability.
   Bodily Injury or Disease
   • $1,000,000 per occurrence

3. Automobile Liability for all trucks, trailers, or other motor vehicles owned, hired, operated or used by the Vendor on Oakland University’s premises.
   Bodily Injury and Property Damage
   • $1,000,000 per occurrence

4. Excess Liability (Umbrella)
   • $1,000,000 per occurrence

Acceptable ACORD Insurance Certificate Requirements
An acceptable insurance certificate must include the following information:

• Name Oakland University as the Certificate Holder.
• Include Oakland University as an additional insured on Commercial General Liability, Excess/Umbrella, and Auto Liability Policies.
• Policy effective and expiration dates correspond with the scheduled activity/contract date(s)
• Description of operations field: names Oakland University as an additional insured and; details facts regarding contract/project number, date(s) of service, type of service(s) provided, project name.
• Sixty (60) day advance notice of cancellation in accordance with the policy provisions.

Where to send insurance certificate:
The certificate should be emailed to: riskmgmt@oakland.edu

Questions should be directed to:
Mary (Mimi) Konicki, Director
Risk Management
Oakland University
Email: konicki@oakland.edu