

# 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](mailto:riskmgmt@oakland.edu)

Questions should be directed to:

Mary (Mimi) Konicki, Director  
Risk Management  
Oakland University  
Email: [konicki@oakland.edu](mailto:konicki@oakland.edu)