

**Villanova University Insurance Requirements
Applicable to Professional Service Firms and Consultants**

Insurance Requirements

Contractor/Consultant, at its sole expense, will secure and keep in force at all times while services are being performed under this Agreement, the following insurance coverages, with the following respective minimum limits:

Worker's Compensation and Employer's Liability Insurance -Workers compensation insurance, with applicable statutorily required limits; and employer's liability insurance, with minimum limits of \$500,000 per occurrence and \$500,000 in the aggregate; and

Comprehensive General Liability Insurance - Combined bodily injury liability, including for death, and property damage liability, with a combined single limit of not less than \$1,000,000 per occurrence, including contractual liability.

Automobile Liability Insurance- Combined single limit of not less than \$1,000,000 per occurrence. Note auto insurance is only required if Contractor/Consultant will be driving vehicles on to campus (other than main parking lot) in conjunction with services.

Professional Liability Insurance- Errors & Omissions insurance of \$1,000,000 each claim.

Crime Insurance- Limit of not less than \$1,000,000 per wrongful act. Note crime insurance is only required if Contractor/Consultant will have access to proprietary information in conjunction with the project.

Villanova University shall be named as an additional insured under the comprehensive general liability, automobile liability and umbrella liability policies.

Prior to the commencement of services pursuant to this Agreement, Contractor/Consultant shall provide Villanova with a certificate of insurance, in form reasonably acceptable to Villanova, confirming that the required coverages are in effect and shall subsequently provide Villanova with replacement certificates of insurance, in form reasonably acceptable to Villanova, within thirty (30) days after the renewal date of each of the policies. Each certificate of insurance shall indicate whether the General Liability policy is written on a "claims-made" or "occurrence" basis, and shall provide that the insurance company shall give the certificate holder thirty (30) days prior written notice of the cancellation of, or material change to, any such insurance policy. The insurance required to be provided pursuant to this Section may be provided under so-called umbrella or blanket policies of insurance so long as (i) the coverage afforded shall not be reduced or diminished by reason of the use of such policy, and (ii) all of the requirements set forth in this Section with respect to such insurance are otherwise satisfied.