



# INSURANCE REQUIREMENTS

## General, Employer and Business Automobile Liability, Workers Compensation, AND Policy Endorsements

Evidence of the following insurance coverage must be provided to and approved by the Associated Students prior to commencement of services. Please provide a copy of this document to your insurance agent and/or insurer. Should there be questions, please contact Keith Crawford at (530) 898-3447. Certificates of Insurance and Policy Endorsements are to be sent to:

<b>EMAIL</b>	<a href="mailto:ASinsurance@csuchico.edu">ASinsurance@csuchico.edu</a>
<b>MAIL</b>	Associated Students, CSU, Chico Attn: Risk Manager 400 W 1 <sup>st</sup> Street Chico, CA 95929
<b>FAX</b>	530-898-6573

REQUIRED MINIMUM LIMITS OF INSURANCE	
<b>General Liability</b> (comprehensive or commercial form)	\$1,000,000 per occurrence, \$2,000,000 aggregate
<b>Business Automobile Liability</b> (owned, scheduled, non-owned or hired)	\$1,000,000 per occurrence
<b>Workers Compensation Insurance</b>	As required under California State Law
<b>Employer Liability</b>	\$1,000,000

Note: Other means or combination of protection may be acceptable (e.g., self insurance pools, primary or excess risk retention groups, umbrella policies) if approved by the Associated Students Risk Manager.

CERTIFICATE HOLDER	
The Certificate Holder is to be identified as:	Associated Students, CSU, Chico 757 Attn: Risk Manager 400 W 1 <sup>st</sup> Street Chico, CA 95929

REQUIRED LANGUAGE TO BE PROVIDED ON POLICY ENDORSEMENTS
<b><u>Policy endorsements are only required for General Liability Insurance. Please ensure the following wording is included on endorsement page(s) exactly as shown below:</u></b>
<i>The State of California; the Trustees of The California State University; California State University, Chico; Associated Students of California State University, Chico, Chico State Enterprises and the officers, employees, volunteers and agents of each of them are included as additional insureds.</i>

### OTHER REQUIREMENTS AND NOTES:

- Each insurer shall have an A.M. Best (or equivalent) rating of at least A:VII unless otherwise agreed to by the Associated Students.
- The Contractor/Vendor's insurance coverage shall be primary. The self-insurance maintained by the University, its Trustees, Associated Students, and their officers, employees, or volunteers shall be excess of the Contractor/Vendor's insurance and shall not contribute with it.
- If General Liability insurance is provided on a claims-made basis, a 3 year extended reporting period (tail coverage) must be provided.
- Your agreement with the Associated Students may alter these requirements and/or add additional requirements.