## SANTA MONICA COLLEGE RISK MANAGEMENT

## **INSURANCE REQUIREMENTS**

SANTA MONICA COLLEGE requires **Certificate(s) of Insurance** as evidence to include, but <u>not limited</u> to General Liability, Automobile Liability, Professional Liability, and Workers' Compensation.

## REQUIRED COVERAGE – MINIMUM LIMITS (Per Occurrence)

The minimum required limits should be sufficient to adequately protect the public and the District. Aggregate limits shall be doubled.

**Vendors With Higher Exposure** – General Liability, Business Automobile Liability, Contractual Liability, Product Liability, Liquor Liability, Workers' Compensation, not less than \$2,000,000.

**General Liability -** Coverage in the amount not less than \$1,000,000 each occurrence.

**Automobile Liability** – "Any Auto", "Owned", "Hired", "Non-Owned", coverage in the amount not less than \$1,000,000 each accident.

**Workers' Compensation** – Proof of workers' compensation and employers' liability with a limit of \$1,000,000 is required. If a company has no employees, a workers' compensation waiver letter must be submitted with the certificate of insurance.

The policy(ies) must be endorsed to include: "Santa Monica Community College District, its officers, agents, employees, and volunteers as additional insured."

The additional insured endorsement(s) should be submitted on a **separate endorsement** page attached to the certificate(s) of insurance.

The Additional Insured Endorsement must insure the District, its Board of Trustees, agents and employees, volunteers, individually and collectively, from and against all costs, losses, claims, actions, and judgments arising from personal injuries, including injuries to vendors' employees and agents, property damage or otherwise, that may arise from or be alleged to be caused in any way by the vendor providing products or services; groups or organizations.

## Certificate Holder:

Santa Monica Community College District Attn: Risk Management 1900 Pico Blvd. Santa Monica, CA 90405

The insurance and endorsement afforded by Vendor shall apply as primary insurance and any insurance carried by the District shall be excess and noncontributory. Such evidence shall specifically identify the Agreement and shall contain express conditions that Santa Monica Community College District is to be given written notice at least thirty (30) days in advance of any modification or termination of any program of insurance. Failure on the part of the Vendor to procure/maintain and provide to the District required insurance shall constitute a material breach of contract upon which this Agreement may be immediately terminated.