SPECIFIC INSURANCE REQUIREMENTS
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INSURANCE. While performing specified services under the Contract, the Vendor shall purchase and maintain the following insurance and shall include any subcontractor or anyone directly or indirectly employed by any of them, or anyone for whose acts any of them may be liable.

- Workers Compensation insurance, Coverage A, with limits statutorily required by any applicable Federal or state law and Employers Liability insurance, Coverage B, with minimum limit of $500,000 per accident.

- Automobile Liability insurance covering liability arising out of any owned, hired, and non-owned vehicles with minimum limit of $1,000,000 each accident and Personal Injury Protection as required by statute.

- Commercial General Liability insurance with a minimum limit of $1,000,000 each occurrence/$2,000,000 general aggregate. Coverage shall include bodily injury and property damage liability, personal and advertising injury liability, products/completed operations, and liability assumed under an insured contract.

Insurance policies shall be issued by companies licensed or approved to do business within the State of Michigan.

Insurers shall possess a minimum A.M. Best rating of A.

The insurance policies, except Workers’ Compensation shall be endorsed to name Michigan State University, its Board of Trustees, agents, officers, employees, and volunteers as “Additional Insureds”.

In the event any insurance policy(ies) required by this Contract is(are) written on a “claims made” basis, coverage shall extend for three years past completion and acceptance of the Vendor’s work or services and must be evidenced by annual certificates of insurance.

All policies of insurance must be on a primary basis, non-contributory with any other insurance and/or self-insurance carried by the University.

Vendors shall provide a minimum 30 days written notice to the University via certified mail of cancellation or non-renewal of policies required under the contract and a renewal certificate at least 15 days prior to expiration.
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Prior to commencing work or services the Vendor shall furnish the University with certificates of insurance evidencing the required coverage, conditions, and limits required by this Contract. The completed Certificate of Insurance must contain the following information:

- Name and address of agent, phone number and fax number
- Name of insurance company(ies) and policy number(s)
- Policy period
- Name and address of insured
- Description of coverage(s)
- Name/Number of Project
  - Policy limits
- Special instructions (e.g., addition of Michigan State University as additional insured, waivers of subrogation, identification of project or operations with respect to certificate being issued)
- Michigan State University as certificate holder
- Signature of the insurer’s agent or representative and date.