CERTIFICATE OF INSURANCE GUIDELINES

For Suppliers, Independent Contractors, Consultants, and/or Other Service Providers
Performing Work/Services for UC Berkeley

Regents' Business & Finance Bulletin BUS-63 states that "Under the terms and conditions of any contract, purchase order or other agreement, the non-University entity is required to show evidence of adequate insurance coverage by furnishing a Certificate(s) of Insurance indicating compliance with all requirements."

What are the University's insurance requirements? It depends on the nature of the work/services provided. However, in most cases, the requirements are as follows:

Commercial General Liability

\$1 million Each Occurrence

\$2 million Aggregate

\$2 million Products Completed Operations

\$1 million Personal & Advertising Injury

\$100,000 Fire Damage (any one fire)

\$5,000 Medical Expense (any one person)

Commercial Auto Liability (if supplier is driving onto campus or driving University personnel)

\$1 million Combined Single Limit

Workers' Compensation (if supplier has employees)

Statutory Limits

Professional Liability (if supplier is providing professional services)

\$1 million Each Occurrence

\$1 million Aggregate

To prove they have met the University's insurance requirements, suppliers must provide a Certificate of Insurance prior to the commencement of work/services. The information on Certificates can be highly technical. Here is a brief guide to decoding them.

If you have any questions, please contact Risk Services at <u>risk@berkeley.edu</u>. It helps a lot if you attach a scanned copy of the Certificate of Insurance!

1. Review the **Insured** information (top left of form). It should be the same as the name of the supplier. If it is not, either the name of the supplier or the certificate of insurance will have to be changed. The **Producer** is the Insured's broker. The **Insurer A, B, and C** information identifies the insurance carrier for each type of coverage provided to the Insured.

PRODUCER Name, Address, phone and fax number of the broker/carrier that issued the certificate.	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
PHONE - FAX -	INSURERS AFFORDING COVERAGE		
INSURED	INSURER A Name of the Carrier for GL Insurance		
Supplier Name	INSURER B. Name of the Carrier for Auto Insurance		
Supplier Address	INSURER C. Name of the Carrier for Excess Liability Insurance		
	INSURER D.		

- 2. The Policy Effective Date and Policy Expiration Date should cover the entire term of the contract. If the term of work/services goes beyond one or more Policy Expiration Dates, the Insured will have to send you a new Certificate of Insurance showing the coverage has been renewed.
- 3. The Insurance Limits should match the limits stated in the contract.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM\DD\YY)	POLICY EXPIRATION DATE (MM\DD\YY)	LIMITS – Stated in the contract/PO
A	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-DLOC JECT	Policy Number	Please check the policy effective date.	Please check the policy expiration date.	EACH OCCURANCE FIRE DAMAGE (Any one fire) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODCUTS-COMP/OP AGG

4. The Regents of the University of California should be named as an additional insured and listed in the Certificate Holder. This allows the University to work directly with the insurance carrier in case of a claim. Sometimes the additional insured designation is shown in a column between Type of Insurance and Policy Number. Sometimes it is in the Description of Operations box toward the bottom of the Certificate. Make sure the Certificate is signed and provides at least 10 days' notice of cancellation.

Description of Operations/Locations/Vehicles/Exclusions added by Endorsement/Special Provision. Important: The regents of the university of California is named as an <u>additional insured</u>. (precise wording is key here) **CERTIFICATE HOLDER CANCELLATION** SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION The Regents of the University of DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL California $30\,$ days written notice to the certificate holder named to the left, The Magnes Collection of Jewish Art and BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES 2121 Allston Way MC6300 Berkeley, CA 94720-6300 AUTHORIZED REPRESENTATIVE **Authorized Signature**