

CSU Insurance Requirements

As an agency of the State of California, there are specific minimum insurance requirements that contractors must meet in order to perform any work as follows (applicable insurance has been highlighted):

Service Agreements or Orders (non Public Works)

These insurance requirements are for services, which are not related to public works projects.

- **General Liability:**

Comprehensive or commercial form minimum limits each occurrence \$1,000,000

General Aggregate \$2,000,000

Products/Completed Operations Aggregate \$1,000,000.

- **Business Automobile Liability:**

Minimum limits for Owned, Scheduled, Non-Owned, or Hired Automobiles with a combined single limit of not less than \$1,000,000 per occurrence.

- **Workers' Compensation:**

As required under California State Law with Employer's Liability \$1,000,000.

Additional Insured Endorsements

Under the terms and conditions of a contract or agreement for services, the contractor, consultant, or vendor must be required to show evidence of adequate insurance coverage by furnishing to the California State University a certificate of insurance that include additional insured endorsements. The University should always maintain its right to request and obtain a certified copy of the insurance policy and any and all additional insured or others endorsements to the contractor's policy.

All certificates of insurance issued to the University require the following:

- Provide written notice that *"should any of the above described policies be cancelled before the expiration thereof, notice will be delivered in accordance with the policy provisions."* It is acceptable to require the service provider or the contractor to supply this information to the Trustees.
- Provide for Acceptability of Insurers rating, A.M. Best: A VII or equivalent unless otherwise agreed to by the University.
- Name the State of California, the Trustees of the California State University, the campus and the officers, employees, volunteers and agents of each of them as additional insureds, except for professional liability and workers' compensation insurance. If agreement is with an Auxiliary, then the Auxiliary shall also be named.

THE INSURANCE LANGUAGE REQUIRED UNDER THIS SECTION **MUST APPEAR AS A SEPARATE ENDORSEMENT CHANGE TO THE INSURANCE POLICY.**

The following information is needed on the additional insurance ENDORSEMENT:

- Name the State of California, the Trustees, the University, their agents, officers, and employees as additional insured.
- The policy cannot be canceled without 30 days prior written notice to the University.
- The State, the Trustees, and the University will not be responsible for any premiums or assessments on the policy.

1. Coverage must be:

General Liability/Occur	1,000,000 occur.	Inception date	Expiration date	2,000,000 Aggregate
Auto	300,000 for personal auto 1,000,000 for commercial	Inception date	Expiration date	
Workers Compensation	State Statute	Inception date	Expiration date	State Statute

2. Certificate of insurance must state that CSU East Bay is an additional insured in description section.

Description of Operations/Locations/Vehicles/Exclusions added by endorsement/Special provisions:
The State of California, the Trustees of the California State University, the University, and the employees, officers, volunteers and agents of each of them are additional insured for General Liability per policy form.

3. Certificate must name CSUEB, 25800 Carlos Bee Blvd., Hayward, CA 94542 in the certificate holder box.
4. In addition to the Certificate of Insurance, **we must have an Additional Insured Endorsement.** There are many formats for an endorsement, however it will always state on the top of the form ***“This Endorsement Changes the Policy. Please Read It Carefully”***.
NOTE: Stating we are an additional insured on a separate page that states “Comments continued” is **not** an endorsement.
5. Language needed on the Additional Insured Endorsement needs to be:
- a) The insurer will not cancel the insured’s coverage without thirty days prior written notice to the State.
 - b) The state of California, the Trustees of the State University, the University, and the employees, officers and agents of each of them, are included as additional insured, but only insofar as the operations under this contract are concerned.
 - c) That the State, the Trustees, and the University, and the employees, Officers, and agents of each of them will not be responsible for any premiums or assessments on the policy.

The certificate and endorsement must be signed by insurance company representative. I have attached a sample endorsement change page with the required language listed on the following page.

REQUIRED ENDORSEMENT

Policy Number:
Liability

Commercial General

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED -- OWNERS, LESSEES OR
CONTRACTORS (FORM B)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

NAME OF PERSON OR ORGANIZATION:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended as an insured the person or organization shown in the Schedule, but only with respect to liability arising out of your ongoing operations performed for that insured.

Coverage is Primary and Non-Contributory.

THE STATE OF CALIFORNIA REQUIRES THE LANGUAGE INDICATED BELOW MUST BE ON THE ADDITIONAL INSURED ENDORSEMENT.

“The State of California, the Trustees of the California State University, the campus and the officers, employees, volunteers and agents of each of them as additional insured, except for Professional Liability and Workers Compensation.”