Insurance and Liability Requirements

The Client, at its own cost and expense, agrees to have in effect a policy, or policies, of commercial or broad form comprehensive general liability (CGL) insurance with:

1. Limits of not less than $1,000,000.00 combined single limit per occurrence
2. $2,000,000.00 annual aggregate, including contractual liability
3. Policy must include worker’s compensation insurance in accordance with Vermont statutes and employers liability.
4. If the event involves any work with minors, CGL coverage shall also include liability arising out of Sexual Abuse and Molestation in an amount not less than $1,000,000 per occurrence. Please make sure this is listed on your certificate of insurance.

- It is Client’s responsibility to obtain proof of commercial general liability insurance from its participating vendors or exhibitors with limits equal to those enumerated above.

- If the Client uses any vehicles for activities associated with this Agreement, at its own cost and expense, it must have in effect auto liability limits of not less than $1,000,000.00 combined single limit per occurrence to include coverage for owned, hired and non-owned autos and supply UVM with evidence of such in the form of a certificate of insurance.

- UVM must be listed as the certificate holder. This should appear on the certificate as:
  University of Vermont
  97 Spear Street
  Burlington, VT  05405

- The University of Vermont must be named as an additional insured in the policy.

- If a group has multiple events on UVM campus throughout the policy period, the client may submit a general coi covering “All events held on UVM premises during the policy period”. Instead of submitting an event (or location) specific certificate of insurance.

- The Client also agrees to supply UVM with a certificate of insurance as evidence of all required insurance coverage.