



# Minimum Insurance Requirements | YSU

## *Youngstown State University Insurance Coverage Limits Required*

The [Vendor] shall carry the following limits of liability as required below:

Commercial General Liability	
Coverage	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal/Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Payments (Any One Person)	\$10,000
Liquor Liability (if applicable)	
Each Occurrence	\$1,000,000
Aggregate	\$1,000,000
Automobile Liability	
Bodily Injury/Property Damage (Each Accident)	\$1,000,000
Personal Injury Protection (if applicable)	Statutory
Workers' Compensation	Statutory
Employers' Liability	\$500,000
Professional Liability	
Each Occurrence	\$1,000,000
Aggregate	\$3,000,000

### **ADDITIONAL REQUIREMENTS:**

#### COMMERCIAL GENERAL LIABILITY (CGL)

Commercial General Liability (CGL) must include coverage for liability arising from products completed operations and liability assumed under an insured contract.

If the CGL insurance has a general aggregate limit, then ISO endorsement CG2504 (03/97 Edition) or its equivalent must be added. The Designated Location(s) General Aggregate Limit must be

maintained for the duration of the agreement, and the limit must be twice the minimum required occurrence limit.

[Vendor] shall name YSU as Additional Insured on ISO endorsement CG 2026 or its equivalent.

The CGL policy shall contain no endorsement or modification limiting the scope of coverage for liability assumed under a contract or liability arising from pollution.

## **ALL POLICIES**

- Must be written on a primary basis, non-contributory with any other insurance coverage and/or self-insurance carried by YSU.
- Must include a Waiver of Subrogation Clause.
- May not be non-renewed, canceled, or materially changed or altered unless thirty (30) days advance written notice via certified mail is provided to YSU.