Insurance shall be placed with an insurer authorized to do business in the State of California and shall hold a minimum A.M. Best rating of A VIII.

**General Contractors**

**Commercial General Liability and Umbrella Insurance**

Contractor shall maintain commercial general liability (CGL) and, if necessary, commercial umbrella insurance with a limit of not less than $6,000,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location.

**Automobile and Umbrella Liability**

Contractor shall maintain automobile liability and, if necessary, commercial umbrella liability insurance with a limit of not less than $6,000,000 each accident for owned, hired and borrowed and non-owned motor vehicles.

**Workers’ Compensation**

Statutory Workers’ Compensation and $1,000,000 in Employers’ Liability Insurance for all employees.

All contractors must provide the University’s Risk Management Department with a certificate of insurance showing the above referenced minimum limits.

For the life of the project, The University of the Pacific shall be included as an additional insured under the CGL (including premises-operations and completed operations coverage), under the auto policy and under the commercial umbrella, if any. This insurance shall apply as primary insurance with respect to any other insurance or self-insurance programs afforded to the University.

All certificates shall provide for 15 days' written notice to University prior to the cancellation [or material change] of any insurance referred to therein

When forwarding the certificate of insurance to Risk Management, please make sure that Risk is provided with the vendor’s contact information including e-mail address.