

Third Party Contractors & Commercial UAS Operators

Insurance and Related Requirements

The Contractor shall obtain and maintain the minimum insurance coverages set forth below. By requiring such minimum insurance, ISU shall not be deemed or construed to have assessed the risk that may be applicable to the Contractor arising from Contractor's business operation. The Contractor shall assess its own risk and if it deems appropriate and/or prudent, maintain higher limits and/or broader coverages. The Contractor is not relieved of any liability or other obligations assumed or pursuant to the Agreement by reason of its failure to obtain or maintain insurance in sufficient amounts, duration, or types.

Minimum insurance coverages and requirements are as follows:

Commercial General Liability

| | |
|-----------------------|-------------|
| General Aggregate | \$2,000,000 |
| Each Occurrence Limit | \$1,000,000 |

The State of Iowa; the Board of Regents, State of Iowa; and Iowa State University **must be named as additional insureds** for General Liability. All legal entities referenced above must be individually listed on the certificate as an additional insured for liability coverage. Additional insured status shall be on a primary and non-contributory basis.

The Policy shall name Iowa State University; the Board of Regents, State of Iowa; and, the State of Iowa as additional insured's with respect to all operations and related work and shall provide that such insurance applies separately to each insured against whom claim is made or suit is brought. This insurance afforded to additional insured's is to be primary of any other valid and collectible insurance including, but not limited to, any insurance ISU owns or self-insurance through the State of Iowa tort system.

Owned Aircraft Liability

\$2,000,000

Non-Owned Aircraft Liability

\$2,000,000

Additional Requirements

- The company(ies) providing coverage shall be licensed to do business in the State of Iowa and must have a minimum AM Best Rating of A-VII.
- All policies must be written on a primary basis, non-contributory with any other insurance and/or any self-insured funds of Iowa State University; State of Iowa; and Board of Regents, State of Iowa.
- Iowa State University requires occurrence coverage. The certificates should be marked "occurrence." If there is no box marked "occurrence," we require the notation "occurrence form" in the Special Conditions box.
- The purchase of any policy shall not limit the defense of Governmental Immunity that may be available through Iowa Code Section 669.
- Certificates must be issued and on file prior to UAS operation on ISU property.
- Contractor must maintain insurance coverage throughout the term of the work. Failure to maintain insurance coverage throughout the term shall be considered a breach of contract.
- Contractor shall require all of its Subcontractors and their respective Sub-subcontractors to carry insurance coverage that meets these same insurance requirements or insure the activities of Subcontractors in the Contractor's own policy. Verifying the insurance compliance on Subcontractors is the responsibility of the Contractor.
- Furnishing a certificate that does not meet these requirements does not amend or alter the agreement nor provide proof that the Contractor has met these requirements.

- All policies and endorsements may not be non-renewed, cancelled or materially changed or altered unless thirty (30) days' advance written notice via certified mail is provided to Iowa State University, Procurement Services Department.

Certificates and Endorsements shall be sent to:

ISU Office of Risk Management
1700 Administrative Services Bldg.
2221 Wanda Daley Drive
Ames, IA 50011-1004
Email: orm@iastate.edu