

Childcare at ISU Facility Youth Programs (Camps/Third Party)

Insurance and Related Requirements

The Contractor must maintain and require their subcontractors to maintain throughout the life of this agreement, adequate insurance coverage as listed below. Contractor shall obtain, at his/her own expense, commercial liability insurance and include "Iowa State University"; the "Iowa Board of Regents"; and, the "State of Iowa" as additional insureds. Additional insured status must be endorsed on the policy and shall be on a primary and non-contributory basis. The insurance company must be licensed to do business in the State of Iowa and must be of an acceptable financial rating as determined by Iowa State University Risk Management. Iowa State University requires occurrence coverage. The policy must provide the following coverage and limits as a minimum:

Minimum insurance coverages and requirements are as follows:

Commercial General Liability

General Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Damage to Rented Premises	\$300,000
Medical Payments (Any One Person)	\$5,000
Personal & Advertising Injury	\$1,000,000
Products & Completed Operations, Aggregate	\$2,000,000

Sexual Abuse and Molestation Coverage

Minimum of \$1,000,000 per occurrence
or standard General Liability policy with
no abuse or molestation exclusion

Commercial Automobile Liability

\$1,000,000 combined single limit each accident to include non-owned, hired, or rented vehicles.

Worker's Compensation and Employer's Liability

Statutory Limits of \$100,000/\$500,000/\$100,000

Worker's Compensation Policy must include an endorsed Waiver of Subrogation in favor of Iowa State University; Iowa Board of Regents; and the State of Iowa.

Excess/Umbrella Liability

\$2,000,000 per occurrence

This Coverage shall be in excess of the General Liability, Auto, and Employers Liability required limits. A combination of primary and excess polices can be used to meet the overall liability limit requirement.

Excess Accident Medical

Accidental Death and Dismemberment	\$10,000
Accidental Medical and Dental Expense	\$25,000

Contractor must provide proof of coverage in the form of a certificate of insurance no later than thirty (30) days prior to the earliest check-in date appearing in this Agreement. The term of coverage must be in effect for the duration/term of this Agreement and the camp dates(s). The certificate shall provide 30 days' notice of cancellation or material change of coverage to the certificate holders.

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 Iowa Board of Regents.

- 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.
- 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.

The certificate must be mailed or emailed to:

Iowa State University
Procurement Services Department
1340 Administrative Services Bldg.
2221 Wanda Daley Drive
Ames, IA 50011-1004
Phone: 515-294-4860
Email: quotedsk@iastate.edu