

Guest Group General Liability Insurance Requirement

January 2012

For your information, included in an Agreement between Villanova University and a guest group will be the following insurance requirement:

1. The following insurance requirements shall apply to Licensee, its contractors, consultants and agents.
2. **A Certificate of Insurance must be received by the Villanova University Office of Conference Services by «Insurance_Cert_Date».** Please note the certificate must **include Villanova University as an “additional insured”** under the Commercial General Liability, Automobile Liability and Umbrella policies, which must provide the minimum limits set forth below and written by a company acceptable to Licensor. The certificate should also indicate whether the General Liability policy is written on a “claims made” or “occurrence” basis. If the insurance is canceled or materially changed for any reason, Licensee must notify Licensor immediately, and Licensor reserves the right to terminate this Agreement in that event.
3. Insurance requirements are:
 - a. Workers Compensation: Statutory amount
 - b. Commercial General Liability: \$ 1 million each accident; \$2 million aggregate: including physical/sexual abuse/molestation and harassment coverage if any of Licensee’s attendees are Minors (under age 18), other than Minors accompanied by a family member age 21 or over.
 - c. Automobile Liability (if applicable): \$1 million each accident
 - d. Property coverage for owned or leased equipment
4. The Commercial General Liability policy must cover Licensee’s liability for claims that arise from activities sponsored by Licensee but conducted on premises not owned by Licensee. In addition, the Commercial General Liability policy must provide coverage for claims of physical/sexual abuse/molestation and harassment, with no exclusions or sub limits on such coverage, if any of Licensee’s attendees are Minors (under age 18), other than Minors accompanied by a family member age 21 or over.
5. Licensee agrees that the insurance shall be primary coverage, and the insurers waive subrogation rights against Licensor for any injuries or damages.

If a guest group cannot produce a certificate of liability insurance, the University Risk Management & Insurance Association (URMIA), of which Villanova is a member, has created its own event insurance program through Bene-Marc Insurance. Please contact the Office of Conference Services (610-519-7580) or the University’s Risk Management Office (610-519-6603) for further information about how to obtain liability insurance for an event,.

***Clients using VU can have their insurer add any one of the following text examples to the *special terms or description of operations* section of their certificate of liability insurance to comply with the additional insured requirement.**

1. *Villanova University is added as an additional insured as their interest may appear during the term of policy coverage.*
2. *Villanova University is included as an additional insured as pertains to the insured’s interests.*