

University of Miami Insurance Requirements

All providers of services and/or products wishing to contract with the University of Miami are required to maintain appropriate insurance coverage's and limits as outlined below. The following represents the University's basic insurance requirements. In order to avoid delays in orders and/or payment, the University of Miami shall be listed as the certificate holder and as an additional insured under the general liability policy in the document. Additional coverage/limits may be required for special services or activities. If you do not have a copy of this document, please contact your insurance agent.

These insurance terms do not apply to construction projects.

Please Note: Vendors are not required to carry all the policies listed below, only those which apply based on scope of work.

Commercial General Liability Limits: \$1,000,000 per occurrence/\$2,000,000 aggregate

**Please refer to the Additional Insured clause listed below.*

Policy Endorsements Required:

*Bodily Injury

*Contractual

*Products & Completed Operations

*Personal Injury

*Independent Contractors

Sexual Misconduct

Where applicable, **\$1,000,000 per occurrence/\$3,000,000 aggregate**

**Please refer to the Additional Insured clause listed below*

Liquor Liability

Where applicable, as a stand-alone policy or may be included in CGL above.

Worker's Compensation

Statutory limits set by the State of Florida

Automobile Liability

Where applicable, Policy Endorsement requirements:

*Bodily Injury/Property Damage Limits: **\$1,000,000**

*All vehicles

Excess Liability

Where applicable, Limits: **\$5,000,000 per occurrence**

Professional Liability

Where applicable, Professional liability (medical/health) **\$1,000,000 per occurrence/\$3,000,000 aggregate** All other Professional Liability **\$1,000,000 per occurrence/\$1,000,000 aggregate**

Cyber Liability

Where applicable, **\$5,000,000 per occurrence**

Additional Insured: (this must be shown on the certificate).

The University of Miami, a non-profit corporation, is named as an additional insured with respect to general liability coverage.

Certificate Holder: (this must be shown on the certificate).

University of Miami

Risk Management

PO Box 248106

Coral Gables, FL 33124-2945

A Certificate of Insurance must be submitted to the office of Risk Management at least (2) two weeks prior to the execution of any contract or purchase order. If you have any questions, please do not hesitate to contact us at:

PH: (305) 284-6009 and/or (305)-284-3163 Fax: (305)-284-3405

Email: umcerts@miami.edu