



## CSU Insurance Requirements

As an agency of the State of California, there are specific minimum insurance requirements that contractors must meet in order to perform any work as follows (applicable insurance has been highlighted):

### **Service Agreements or Orders (non Public Works)**

These insurance requirements are for services, which are not related to public works projects.

- **General Liability:**

Comprehensive or commercial form minimum limits each occurrence \$1,000,000

General Aggregate \$2,000,000

Products/Completed Operations Aggregate \$1,000,000.

- **Business Automobile Liability:**

Minimum limits for Owned, Scheduled, Non Owned, or Hired Automobiles with a combined single limit of not less than \$1,000,000 per occurrence.

- **Workers' Compensation:**

As required under California State Law with Employer's Liability \$1,000,000.

### **Additional Insured Endorsements**

Under the terms and conditions of a contract or agreement for services, the contractor, consultant, or vendor must be required to show evidence of adequate insurance coverage by furnishing to the California State University a certificate of insurance that include additional insured endorsements. The University should always maintain its right to request and obtain a certified copy of the insurance policy and any and all additional insured or others endorsements to the contractor's policy.

### **All certificates of insurance issued to the University require the following:**

- Provide written notice that "*should any of the above described policies be cancelled before the expiration thereof, notice will be delivered in accordance with the policy provisions.*" It is acceptable to require the service provider or the contractor to supply this information to the Trustees.

- Provide for Acceptability of Insurance at the University, the campus and the volunteers and agents of each of them as additional insureds, except for workers' compensation insurance. If agreement is with an Auxiliary,

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THE INSURANCE LANGUAGE REQUIRED UNDER THIS SECTION \_\_\_\_\_

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REQUIRED ENDORSEMENT

**Policy Number:**  
**Liability**

**Commercial General**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED -- OWNERS, LESSEES OR**

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