

Suggested wording for insurance requirement in contracts with those providing services to the University of Maine System:

INSURANCE REQUIREMENT

During the term of this Agreement, the Contractor shall maintain the following insurance:

<u>Insurance Type</u>	<u>Coverage Limit</u>
1. Commercial General Liability (Written on an Occurrence-based form)	\$1,000,000 per occurrence or more (Bodily Injury and Property Damage)
2. Automobile Liability (Including Hired & Non-Owned)	\$1,000,000 per occurrence or more (Bodily Injury and Property Damage)
3. Workers Compensation	In compliance with Maine law

The University of Maine System shall be named as an Additional Insured on the Commercial General Liability insurance.

Certificates of Insurance for all of the above insurance shall be filed with the [*name and address of department to receive certificate*] prior to the date of performance under this Agreement. Said certificates, in addition to proof of coverage, shall contain the standard Acord statement pertaining to written notification in the event of cancellation, with a thirty (30) day notification period.

As additional insured and certificate holder, the University should be included as follows:

The University of Maine System
Office of Facilities
107 Maine Avenue
Bangor, ME 04401

IMPORTANT NOTE

The above statement on the insurance requirement can be used as a standard for many of the individuals and businesses providing supplies and services to the university. However, there may be cases where higher limits or additional coverage may be needed either due to a) additional exposures, or b) potential for larger losses. Professional services often warrant higher limits. Also, all construction contracts should not use the above requirement, but should use the University System boilerplate contract for Contractors. For use or lease of facilities, only the General Liability requirement needs to be met. A written agreement or contract is recommended. The University System Counsel should be consulted with regard to wording.

If there is any question regarding a risk, please feel free to call me and we can determine if changes are needed and, if so, what coverage and limit seem appropriate.

Edward Nobles, University System Risk Manager Phone: 973-3331 Fax: 947-7556

In addition:

Robert Smith, USM Director of Administrative Services Phone: 780-5246 Fax: 780-5171