

# **INSURANCE REQUIREMENTS: FACILITIES USE**

## Facilities Leasing and Scheduling

1000 E. Victoria Street, Carson, CA 90747 (310) 243-2231 Fax (310) 928-7162

Before using University facilities, all individuals or organizations (Licensees) shall provide the University with evidence of insurance <u>with endorsements</u>, and insurer(s) rating by A.M. Best of A:VII (or better).

The Licensee shall procure and maintain for the duration of the rental period insurance against claims for injuries to persons or damages to property which may arise from or in connection with the rental of the facilities and the activities of the renter, his guests, agents, representatives, employees, or subcontractors.

### MINIMUM SCOPE AND LIMIT OF INSURANCE

The University reserves the right to modify these requirements based on the nature of the risk, prior events, insurance coverage, or other special circumstances.

Commercial General Liability (CGL)	Covering broad form contractual liability, including property damage, bodily injury and personal & advertising injury, with a limit of not less than \$1,000,000 per occurrence and \$2,000,000 in the aggregate. General Liability coverage may increase depending on the services provided. If athletic activities are taking place, the Licensee shall provide evidence that the CGL includes coverage for injuries to athletic participants and should also provide evidence of Participant Accident Insurance.
Worker's Compensation	Worker's Compensation Insurance with statutory benefits as required by California State Law. (Note: A WC Waiver is required for Sole Proprietors).
Business Automobile Liability	Business Automobile Liability Insurance for Owned, Scheduled, Non-Owned, or Hired Automobiles with a combined single limits of not less than \$1,000,000 per occurrence.
Excess/Umbrella Liability	Excess Liability may be provided as supplement insurance to fulfill insufficient coverages for CGL, Worker's Compensation, and Business Automobile Liability.
Abuse & Molestation (Only required if your event includes Minor participants)	If the activities will include contact with youth (under age 18), and the CGL policy referenced above is not endorsed to include affirmative coverage for sexual abuse or molestation, the Licensee shall obtain and maintain a policy covering Sexual Abuse and Molestation with a limit no less than \$1,000,000 per occurrence or claim and \$2,000,0000 aggregate.
Liquor Liability	If the Licensee or using a caterer will be supplying alcoholic beverages, the CGL insurance shall include If Licensee intends to sell alcohol either the Licensee or vendor providing the alcohol for sale must have a valid liquor sales license and liquor liability insurance covering the sale of alcohol.
Additional Insured	THE CERTIFICATE OF INSURANCE MUST SPECIFICALLY STATE THE VERBIAGE BELOW ON THE ADDITIONAL INSURED ENDORSEMENT (AIE) FORM FOR THE INSURANCE DOCUMENTATION TO BE VALID.  "The State of California, the Trustees of the California State University, California State University Dominguez Hills, and the officers, employees, volunteers and agents of each of them are additional insureds."  The additional insured clause appearing in the description box of the Certificate is not sufficient.
	AIE must be at least as broad as ISO Form CG 20 10 11 85 or if not available, through the addition of <b>both</b> CG 20 10, CG 20 26, CG 20 33, or CG 20 38; and CG 20 37 if a later edition is used.

# ADDITIONAL INSURANCE REQUIREMENTS

The insurance policies are to contain, or be endorsed to contain, the following provisions:

Primary, Non- Contributory Insurance	For any claims related to this contract, the Licensee's insurance coverage shall be primary insurance coverage at least as broad as ISO CG 20 01 04 13 with respect to the University, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by the University, its officers, officials, employees, or volunteers shall be in excess of the Licensee's insurance and shall not contribute to it.
Notice of Cancellation	Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the University.
Waiver of Subrogation Endorsement	Licensee hereby grants to the University a waiver of any right to subrogation which any insurer of said Licensee may acquire against the University by virtue of the payment of any loss under such insurance. Licensee agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Entity has received a waiver of subrogation endorsement from the insurer.

### **ALTERNATIVE OPTIONS**

If Licensee is unable to procure insurance to meet the above requirements, here are some options:

Special Events Coverage	Special events coverage is available for an additional fee to provide the liability insurance required by this agreement. The Licensee can obtain additional information and cost from the University. The Licensee will be responsible for purchasing the policy and paying the premium. Proof of coverage must be submitted at least one week prior to the requested event dates or the University reserves the right to cancel the reservation.
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## **CERTIFICATE HOLDER**

Certificates of Insurance must be issued as follows:

California State University, Dominguez Hills 1000 E. Victoria Street Carson, CA 90747

Copies shall be emailed to Facilities Leasing and Scheduling at facilitiesleasing@csudh.edu.