

**CENTRAL MICHIGAN UNIVERSITY  
INSURANCE REQUIREMENTS  
FOR VENDORS PROVIDING SERVICES ON THE PREMISES**

Vendors providing services on the premises of CMU must provide Certificates of Insurance evidencing the following coverages prior to admittance to the premises. **The vendor is to procure and maintain the required insurance at their own expense.**

1. Commercial General Liability insurance including premises and operations, product liability, completed operations liability, contractual liability and broad form property damage liability with minimum limits of \$1,000,000 each occurrence for bodily injury and property damage, \$2,000,000 aggregate.
2. Automobile liability for all trucks, trailers, or other motor vehicles owned, hired, operated or used by the Vendor on CMU premises with minimum limits of \$1,000,000 each occurrence for bodily injury and property damage.
3. Workers' Compensation for all of its full-time and part-time employees in accordance with the laws of the State of Michigan, including alternate employer endorsement and Employers' Liability with limits no less than \$1,000,000 per accident for bodily injury or disease.
4. Excess Liability (Umbrella) with \$1,000,000 limits.
5. Central Michigan University must be named as an additional insured on General Liability, Excess (Umbrella) and Automobile Liability policies. Insured versus Insured exclusion must be removed.
6. **The Vendor may be required to provide higher limits and/or additional lines of insurance such as Educators Legal Liability/Professional Liability, Pollution Liability, Cyber Liability, etc. in accordance with the service provided. Certificate of Insurance must be reviewed and approved by Risk Management, Environmental Health & Safety.**

**The certificate must reflect the following detail to be acceptable:**

- The certificate(s) must name Central Michigan University as the Certificate Holder.
- The certificate(s) must indicate Central Michigan University as an **additional insured** on commercial general liability and auto liability.
- The policy period is current for the dates indicated for the scheduled activity.
- In the description portion of the insurance certificate, the service type, contract number or project name need to be indicated.

- The cancellation portion of the certificate must state advance notice in accordance with the policy provisions.
- **The Certificate Holder should be directed to:**  
Risk Management, Environmental Health & Safety  
Central Michigan University  
1303A West Campus Drive  
Mt. Pleasant, MI 48859  
Fax: (989) 774-1303  
Email: [risk@cmich.edu](mailto:risk@cmich.edu)
- The Vendor agrees to forward immediately to the CMU Director of Risk Management, Environmental Health & Safety renewal certificates of insurance should any of the insurance coverage evidenced expire during the term of the contract.