Ohio University Insurance Requirements for Consultants (Non-Construction)

Contractor shall carry and maintain during the duration of the contract, and at Contractor’s expense, all necessary insurance which shall include as a minimum, the following:

1. Worker’s Compensation insurance to the full extent as required by applicable law and Employer’s Liability insurance with limits of not less than $1,000,000;

2. Commercial General Liability coverage for bodily injury and property damage, including products and completed operations and contractual liability coverage, in amounts not less than $1,000,000 per occurrence and $2,000,000 in the aggregate;

3. Commercial Automobile Liability coverage, including non-owned and hired, in an amount not less than $1,000,000;

4. Professional liability insurance in an amount not less than $1,000,000.

With respect to all liability insurance, if coverage is written on a claims-made basis, it shall be maintained for a period of not less than two (2) years after contract completion. Such insurance shall have a retroactive date not later than the date on which contractor commenced the performance of services relating to the project. Contractor shall name the State of Ohio and Ohio University as additional insureds on general and automobile coverages. All insurance required pursuant to this section shall be primary coverage to any insurance or self-insurance carried by the University and shall provide a waiver of subrogation in favor of the University. All companies issuing insurance policies must be authorized to do business in Ohio and have a rating of at least A VII, as noted in the most recent edition of the A.M. Best’s Insurance Guide. No later than the first day of contract inception, contractor shall provide the University with certificates of insurance evidencing the required coverage. Contractor, on its own initiative, shall also provide certificates of insurance for the renewal of coverage. The certificates of insurance shall contain a provision stating that the policy or policies have been endorsed so that they will not be cancelled without thirty (30) days prior written notice to the University.

Special insurance requirements may apply for bus and charter services: contact procurement for further details.

All certificates shall be sent to the following address: Ohio University, 205 WUSOC, Athens, OH 45701.