

**ANGELO STATE UNIVERSITY**  
**Minimum Insurance Requirements**

*(Minimum AM Best rating of B+ VII is applicable in all cases)*

A Certificate of Insurance will be obtained for all contracts and purchase orders demonstrating proof of insurance coverage and limits as prescribed below. All certificates must name Angelo State University as an *Additional Insured* and include a *Waiver of Subrogation* clause.

**Insurance and Related Requirements - Minimum Insurance Coverage and Requirements**

The *[Vendor]* shall obtain and maintain the minimum insurance coverage set forth below. By requiring such minimum insurance, *Angelo State University* shall not be deemed or construed to have assessed the risk that may be applicable to the *[Vendor]* under *[Contract/PO identifier]*. The *[Vendor]* shall assess its own risks and, if it deems appropriate and/or prudent, maintain higher limits and/or broader coverage. The *[Vendor]* is not relieved of any liability or other obligations assumed or pursuant to the contract by reason of its failure to obtain or maintain insurance in sufficient amounts, duration, or types. All policies must be written on a primary basis, non-contributory with any other insurance coverage and/or self-funded plans which Angelo State University maintains.

- **Commercial General Liability**
  - \$1,000,000 Each Occurrence
  - \$1,000,000 Personal/Advertising Injury
  - \$2,000,000 General Aggregate
  - \$2,000,000 Products/Completed Operations Aggregate
  - \$100,000 Damage to Rented Premises (Each Occurrence)
  - \$5,000 Medical Expense (Any One Person)
  
- **Commercial Automobile Liability** (Owned/Leased/Hired and Non-Owned Vehicles)
  - \$1,000,000 Bodily Injury/Property Damage (Each Accident)
  
- **Workers' Compensation and Employers' Liability**
  - Coverage A (Workers' Compensation) Statutory
  - Coverage B (Employers' Liability)
  - \$1,000,000 Each Accident, \$1,000,000 Each Employee, \$1,000,000 Disease (Policy Limit)

**ADDITIONAL COVERAGE & LIMIT RECOMMENDATIONS**

- **Commercial Umbrella/Excess Liability** (Recommended for all Service Agreements)
  - \$1,000,000 Each Occurrence / \$1,000,000 Aggregate
  
- **Liquor Liability** (if applicable)
  - \$100,000 Each Occurrence / \$100,000 Aggregate
  
- **Third Party Fidelity or Crime** (Recommended if employees operate on ASU property)
  - \$100,000 or 50% of contract value, whichever is greater
  
- **Sexual Abuse and Molestation** (Recommended for activities in which minors participate)
  - \$1,000,000 Each Occurrence / \$2,000,000 Aggregate (proof of non-exclusion of coverage)