



California State University  
SAN MARCOS

**INSURANCE REQUIREMENTS**

Evidence of the following insurance coverage must be provided to and approved by California State University San Marcos (CSUSM) prior to the commencement of services. Please provide a copy of this document to your insurance agent and/or insurer. Certificates of Insurance and Policy Endorsements should be emailed to LSwensen@csusm.edu.

<b>REQUIRED MINIMUM LIMITS OF INSURANCE*</b>	
<b>General Liability</b>	\$1,000,000 per occurrence, \$2,000,000 aggregate
<b>Business Automobile Liability</b> (owned, scheduled, non-owned and hired)	\$1,000,000 per occurrence
<b>Workers Compensation Insurance</b>	As required by California State Law (\$1,000,000)
<b>IT Professional Liability or Cyber Liability Insurance</b>	\$2,000,000 per occurrence, \$2,000,000 Aggregate

<b>CERTIFICATE HOLDER</b>	
The certificate holder shall be:	California State University San Marcos Procurement & Support Services 333 S. Twin Oaks Valley Road San Marcos, CA 92096

<b>REQUIRED LANGUAGE TO BE PROVIDED ON A SEPARATE POLICY ENDORSEMENT</b>
<p>Certificates of Insurance containing general liability coverage shall be endorsed to contain the following provisions. The wording on the endorsement must be exactly as shown below:</p> <p><i>That the State of California, the Board of Trustees of the California State University, the California State University San Marcos Corporation, the California State University San Marcos Foundation, the Associated Students, Inc., and California State University San Marcos, and the employees, volunteers, officers, representatives, and agents of each of them, are Additional Insured but only insofar as the operations under this contract are concerned.</i></p> <p>The insurance shall be primary.</p>

**OTHER REQUIREMENTS:**

1. Each insurer shall have an A.M. Best rating of at least A:VII
2. Coverage shall not be cancelled, modified, or reduced without thirty (30) days advance written notice to CSUSM.
3. The insurance maintained by CSUSM shall be in excess of the contractor/vendor's insurance and shall not contribute.
4. As insurance policies expire during the term of a contract, the contractor/vendor must submit new certificates of insurance and endorsements in order to continue work.

\*CSUSM reserves the right, at its sole discretion and at any time, to modify the requirements for any contract. Other means or combinations of protection may be acceptable (self-insurance, umbrella policies, etc.) if approved by University Risk Management. Additional coverages may be required based on the services provided.