

**Attachment A to Facility Use Agreement
With University of Rochester
Insurance Requirements**

Licensee must maintain, and must, no later than ten (10) days before the Use, provide to University a Certificate of Insurance with proof of the following amounts and types of coverage meeting the requirements set forth below and covering the acts of Licensee and its contractors:

(a) Commercial General Liability insurance written on **occurrence basis** with the following limits:

General Aggregate Limit \$2,000,000

Products/Completed Operations \$1,000,000 aggregate

Personal Injury and Adv. Injury Limit \$1,000,000 each person/organization

Bodily Injury & Property Damage Limit \$1,000,000 each occurrence

No exclusions for: Product/Completed Operations; Contractual Liability; Independent Contractors; Personal & Advertising Injury.

(b) Automobile Liability: Any Auto Owned, Hired and Non-Owned

(Pollution Liability of \$1,000,000 each accident will also be needed in the event hazardous materials are to be involved.); Combined Single Limit for Bodily Injury & Property Damage \$1,000,000 ea. accident/aggregate

(c) Excess "Umbrella" Liability \$3,000,000 ea. occurrence/aggregate

The umbrella coverage shall be no more restrictive than underlying coverage.

(d) Workers' Comp. & Employers Liability Statutory Coverage as required by law

Licensee's Certificate of Insurance must, in addition to confirming coverage amount, substantiate that Licensee's liability policies, except for workers compensation and employers liability (i) name University as an additional insured; (ii) waive any right of direct recovery against University, and its respective board of trustees, directors, officers, employees, agents, and volunteers; and (iii) be primary and non-contributory to any other insurance carried by, or available to, University.

The foregoing insurance and limits of coverage are to be considered as minimum requirements under this Agreement, and in no way shall limit Licensee's liability, or the right of the University to require that Licensee provide other insurance or greater coverage amounts. Each policy of insurance shall be issued by a company or companies licensed to do business in New York State. Licensee will provide written notification to University at least thirty (30) days prior to termination or restrictive amendment of the above referenced policies.