

INSURANCE REQUIREMENTS FOR SHORT TERM LEASE WITH UNION

Renter shall procure and maintain for the duration of the rental period insurance against claims for injuries to persons or damages to property that may arise from or in connection with the rental of the facilities and the activities of the Renter, his guests, agents, representatives, employees, or subcontractors.

Minimum Scope and Limit of Insurance

Coverage shall be at least as broad as:

1. **Commercial General Liability (CGL):** Insurance Services Office Form CG 00 01 covering CGL on an “occurrence” basis, including property damage, bodily injury and personal & advertising injury with limits no less than **\$1,000,000** per occurrence and **\$2,000,000** aggregate.

If the use includes athletic activities, Renter shall provide evidence that CGL includes coverage for injuries to athletic participants and should also provide evidence of Participant Accident Insurance.

2. **Automobile Liability:** ISO Form Number CA 00 01 covering any auto (Code 1), or if Renter has no owned autos, hired, (Code 8) and non-owned autos (Code 9), with limit no less than **\$1,000,000** per accident for bodily injury and property damage.
3. **Workers’ Compensation:** as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease. ***Not required if Renter provides written verification it has no employees.***

If the Renter maintains broader coverage and/or higher limits than the minimums shown above, the Campus requires and shall be entitled to the broader coverage and/or the higher limits maintained by the Renter. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to the Campus.

Other Insurance Provisions - The policy shall also to contain, or be endorsed to contain, the following provisions:

- A. **Additional Insured Status** – *Any Person or Organization as required by written contract and The State of California, the Trustees of the California State University, California State University, Sacramento, University Union Operation of California State University, Sacramento, University Enterprises Inc., and their officers, employees, representatives and volunteers are covered as insured’s with respect to liability arising out of ownership, maintenance, instruction or use of that part of the premises leased to the lessee.*

General liability coverage can be provided in the form of an endorsement to the Renter’s insurance (at least as broad as ISO Form CG 20 10 11 85 or if not available, through the addition of **both** CG 20 10, CG 20 26, CG 20 33, or CG 20 38; **and** CG 20 37 if a later edition is used).

- B. **Primary Coverage** - For any claims related to this contract, the Renter’s insurance coverage shall be primary coverage at least as broad as ISO CG 20 01 04 13 as respects

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The State of California, the Trustees of the California State University, California State University, Sacramento, University Union Operation of California State University, Sacramento, University Enterprises Inc., and their officers, employees, representatives and volunteers are to be covered as additional insureds.

Any insurance or self-insurance maintained by the State of California, the Trustees of the California State University, California State University, Sacramento, University Union Operation of California State University, Sacramento, University Enterprises Inc., and their officers, employees, representatives and volunteers shall be excess of the Renter's insurance and shall not contribute with it.

- C. **Notice of Cancellation** - Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the Campus.
- D. **Waiver of Subrogation** - Renter hereby grants to Campus a waiver of any right to subrogation which any insurer of said Renter may acquire against the Campus by virtue of the payment of any loss under such insurance. Renter agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Campus has received a waiver of subrogation endorsement from the insurer.
- E. **Self-Insured Retentions** must be declared to and approved by the Campus. The Campus may require the Renter to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention. The policy language shall provide, or be endorsed to provide, that the self-insured retention may be satisfied by either the named insured or Campus.
- F. **Acceptability of Insurers** - Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the Campus.
- G. **Liquor Liability** - If Renter will be supplying alcoholic beverages, the general liability insurance shall include host liquor liability coverage. If Renter is using a caterer or other vendor to supply alcohol that vendor must have liquor liability coverage. If Renter intends to sell alcohol either the Renter or vendor providing the alcohol for sale must have a valid liquor sales license and liquor liability insurance covering the sale of alcohol.
- H. **Homeowners Insurance** - In some cases, the Renter's homeowner's liability insurance may provide coverage sufficient to meet these requirements. Renter should provide these requirements to his or her agent to confirm and provide verification to the Campus.
- I. **Special Events Coverage** is available for an additional fee to provide the liability insurance required by this agreement. Renter can obtain additional information and cost from Campus.

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- J. **Verification of Coverage** - Renter shall furnish the Campus with original Certificates of Insurance including all required amendatory endorsements (or copies of the applicable policy language effecting coverage required by this clause) and a copy of the Declarations and Endorsement Page of the CGL policy listing all policy endorsements to Campus before work begins. However, failure to obtain the required documents prior to the work beginning shall not waive the Renter's obligation to provide them. The Campus reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.
- K. **Special Risks or Circumstances** - Campus reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.
- L. **Certificate Holder** - Certificates and Endorsements shall be sent to:
 - California State University, Sacramento
 - University Union Operation of CSUS. Inc. / University Union
 - 6000 "J" Street
 - Sacramento, CA 95819