

PSU Insurance Requirements

All insurance coverages (except those that are self-insured and approved by the University) must be written with an insurer licensed to conduct business in Pennsylvania and rated not less than A- by A.M. Best.

Workers Compensation for statutory obligations imposed by workers' compensation and occupational disease laws. **Employers Liability** insurance shall be provided with limits of not less than \$1,000,000 for each subcategory of coverage.

Automobile Liability insurance (Bodily Injury Liability and Property Damage Liability) for all owned, leased, hired, non-owned vehicles with limits not less than \$1,000,000 Combined Single Limit.

Commercial General Liability insurance including coverage for bodily injury, property damage, and personal injury for premises and operations, products and completed operations, and contractual liability arising from all operations, written on an occurrence basis with limits not less than \$1,000,000 and which must apply to ongoing operations. Medical Expense coverage must be written with a limit of not less than \$10,000 per person. "The Pennsylvania State University" must be named as an additional insured.

An Insurance Certificate evidencing the above required coverages, limits, primary and non-contributory provisions, the Commercial General Liability additional insured provision, excess following form provisions, and waiver of subrogation provisions, **must be provided to the University, with the Certificate Holder as follows:**

The Pennsylvania State University
Lion Surplus
1 Services Road
University Park, PA 16802