

## LAMAR UNIVERSITY REQUIRED INSURANCE COVERAGE

*A Certificate of Insurance (COI) is required for all vendors and must be presented with the estimate for services before commencing work or before an event.*

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| <b>General Liability</b><br>(Commercial General Liability)                                                              | Each Occurrence: \$1,000,000<br>General Aggregate: \$2,000,000<br>Products – Comp/OP Aggregate included                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Workers' Compensation Employers' Liability</b><br>(Statutory Limit)                                                  | Each Accident: \$1,000,000<br>Disease Each Employee: \$1,000,000<br>Disease Policy Limit: \$1,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Automobile</b>                                                                                                       | Each Occurrence: \$1,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Professional Liability</b><br>(If required by the Scope of Work)                                                     | Each Occurrence: \$1,000,000<br>Aggregate: \$1,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Pollution Liability</b><br>(If required by the Scope of Work, e.g., fuels, chemicals, environmental exposures, etc.) | Each Occurrence: \$1,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Cyber Liability / Privacy / Network Security</b><br>(If required by the Scope of Work)                               | Each Occurrence: \$5,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Minimum AM Best Rating:</b>                                                                                          | Alpha Rating: A-<br>Financial Category: X                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Additional Requirement(s)</b>                                                                                        | <ul style="list-style-type: none"> <li>• <b>Waiver of Subrogation</b> – A Waiver of Subrogation in favor of Lamar University / Additional Insured, and a thirty (30) day notice of cancellation is required on all policies.</li> <li>• <b>Primary and Non-Contributory</b> – Required endorsement on the Certificate of Insurance for all coverage.</li> <li>• <b>Additional Insured</b> - All policies (except Workers' Compensation) shall name Lamar University, a member of The Texas State University System, located at 4400 S. Martin Luther King, Jr. Pkwy, Beaumont, TX 77710, their agents, servants, employees, officers, heirs, assigns, successors in interest, and representatives in connection with where work is to be engaged, as Additional Insureds.</li> <li>• <b>Umbrella / Excess Coverage</b> – May be required to reach higher limits for large contracts.</li> </ul> |
| <b>Subcontractors</b>                                                                                                   | <ul style="list-style-type: none"> <li>• <b>Subcontractor Enforcement</b> – Subcontractors must carry the same coverage as described herein.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| <b>Required Duration of Coverage</b> | <ul style="list-style-type: none"><li>• <b>Commercial General Liability</b> and <b>Business Automobile Liability</b> must remain in effect until the work is completed and accepted by the University in writing, and final payment by the University to the Contractor is accepted.</li><li>• <b>Workers' Compensation</b> and <b>Employer's Liability</b> must remain in effect until work is completed and accepted by the University in writing.</li><li>• <b>Errors and Omissions</b> (if applicable) must remain in effect for two additional years after work is completed and accepted by the University in writing.</li></ul> |
| <b>Cancellation Clause</b>           | SHOULD ANY OF THE ABOVE-DESCRIBED POLICIES BE CANCELLED, OR THERE IS A SIGNIFICANT COVERAGE CHANGE BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER MUST MAIL A WRITTEN THIRTY (30) DAY MANDATORY NOTIFICATION TO THE NAMED CERTIFICATE HOLDER. FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS, OR REPRESENTATIVES.                                                                                                                                                                                                                                                          |