



# NORTHWEST FLORIDA STATE COLLEGE

## **Insurance Requirements for Vendors, Contractors and Service Providers**

All vendors (contractors and service providers) coming on to Northwest Florida State College (NWFSC) premises to do work or provide services are required to have insurance. Insurance is necessary to cover any claims or losses for which the vendor may be responsible. A Certificate of Insurance from the vendor must be received by NWFSC prior to the beginning of work and/or the start of a contract.

It is the responsibility of vendors to become familiar with these insurance requirements and to ensure that they can meet these requirements prior to signing of any contract.

- No vendor will be paid for any contracted services until proper certificate(s) of insurance have been submitted to and approved by NWFSC's Risk Management Department.
- All required insurance policies shall be written by a carrier authorized to do business in Florida and possess a minimum A.M. Best's Insurance Guide rating of A VII.
- NWFSC is not liable to any person for the failure of the vendor to carry specified insurance.

### **CERTIFICATE HOLDER**

Northwest Florida State College  
100 College Boulevard  
Niceville, FL 32578

Send Certificate of Insurance to [purchasing@nwfsc.edu](mailto:purchasing@nwfsc.edu) and [stongek@nwfsc.edu](mailto:stongek@nwfsc.edu) or via USPS mail to the address above.

### **INSURANCE REQUIREMENTS**

The following minimum insurance standards shall apply to all vendors performing, selling, or distributing products and services at Northwest Florida State College. If a product or service, in the opinion of the Risk Management Department, represents an unusual or exceptional risk, additional insurance for that product or service may be required.

- **Commercial General Liability Insurance:** Including Bodily Injury and Property Damage Liability, Independent Contractors Liability, Contractual Liability, Product Liability and



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Completed Operations Liability in an amount not less than \$1,000,000 combined single limit, per occurrence, and \$2,000,000 aggregate.

- **Statutory Workers' Compensation and Employers Liability Coverage:** \$500,000 minimum.
- **Automobile Liability:** Automobile Liability in an amount not less than \$1,000,000 per occurrence for bodily injury and property damage, including owned, hired and non-owned vehicle coverage.
  - For Charter Bus Companies, the minimum Automobile Liability coverage required is \$5,000,000.

## OTHER INSURANCE COVERAGE THAT MAY BE REQUIRED

- **Sexual Misconduct/Molestation Liability:** Not less than \$1,000,000 per occurrence and \$3,000,000 aggregate.
  - This insurance requirement applies to any vendor, contractor or supplier that will come in contact with minors.
- **Liquor Liability:** For vendors operating a business that distributes, sells, or serves alcoholic beverages or if their activities require a liquor license in the amount of \$1,000,000.
- **Professional Liability:** Not less than \$1,000,000 per occurrence and aggregate to be maintained for the duration of the agreement and three years following its termination.
  - This insurance requirement applies when a supplier has a **professional designation or license and/or is providing professional services**. The minimum limit for architects and engineers is \$2,000,000 per occurrence and in the aggregate and may be increased depending upon the nature of the services to be provided to the College.
- **Umbrella or Excess Liability Coverage:** Not less than \$5,000,000 per occurrence and in the aggregate.



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- This coverage typically sits above the underlying General Liability and Automobile Liability policies. Depending upon the scope and work to be performed in the proposed agreement, this policy may be required in order for the vendor to be able to meet the minimum insurance requirements.
- **Cyber Risk Insurance:** Not less than \$2,000,000 per claim to be maintained for the duration of the agreement and three years following its termination.
  - This insurance requirement applies when a third party will be using, storing or accessing private, confidential or protected information.
- **Environmental Liability:** Not less than \$2,000,000 per claim and in the aggregate.
  - This insurance requirement applies when a vendor will be performing environmental clean-up work (decontamination/remediation), will be working with hazardous substance or waste, or may have similar such exposures while performing work under the proposed agreement. Higher limits of environmental liability coverage may be required depending upon the scope of work.

## **ADDITIONAL INSURED REQUIREMENT**

Vendors and contractors shall name Northwest Florida State College as an additional insured on its general liability insurance policy as it pertains to the work done/service provided/product delivered to the College and shall provide a 30-day notice of cancellation or non-renewal of coverage to the College.

- The College does not need to be named as an additional insured on the workers' compensation or professional liability policies.
- All policies shall contain a covenant requiring thirty (30) days written notice by the insurer to NWFSC as Certificate Holder before cancellation, reduction or other modifications of coverage for any reason.

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the vendor, contractor or service provider.

## **RENEWALS COIs**

Renewal certificates of insurance shall be provided annually (prior to policy expiration date) until all work is completed.

## **QUESTIONS**

Please contact Katherine St. Onge, Risk Management Coordinator at [stongek@nwfsc.edu](mailto:stongek@nwfsc.edu) or (850)-729-5364 with questions.