Brown University Insurance Requirements for Suppliers

Introduction
This policy exists to set minimum coverage levels of specific types of insurance by University suppliers of goods and services. Suppliers are required to provide Certificates of Insurance to the University verifying insurance coverages.

Policy Statement
The University requires outside parties who will be performing work or providing services to the University, to provide evidence of certain types of insurance coverage at specified minimum limits. The outside parties are required to name the University as an additional insured and to provide a certificate of insurance (COI) before commencing work.

The coverage limits are specified minimum amounts of insurance required by Brown University. The University reserves the right to require higher limits from a particular contractor or supplier for a particular project, event, or service.

Suppliers shall name Brown University as additional insured on its General Liability and Auto policies. The University does not need to be named as additional insured on the supplier's Workers Compensation and Professional Liability policies.

Certificate Holder Information:
Brown University
350 Eddy Street
Box 1845
Providence, RI 02912

If any of the required insurance policies are cancelled during the term of the agreement, supplier agrees to immediately purchase “like” coverage to replace the canceled policy without causing a gap in insurance coverage. Notice must be provided to Brown University within 10 days of cancellation including the reason for cancellation and evidence that new coverage is in place that meets the requirements of this agreement.

Any liability coverages on a "claims made" basis should be designated as such on the certificate.

Minimum Insurance Coverage by Type of Insurance follows:

- **Commercial General Liability Insurance.** Including Bodily Injury and Property Damage Liability, Independent Contractors Liability, Contractual Liability, Product Liability and Completed Operations Liability in an amount not less than $1,000,000 combined single limit, per occurrence, and $1,000,000 annual aggregate.
- **Workers Compensation.** Contractors and suppliers with employees must carry the state statutory minimum workers' compensation coverage limits and $500,000 for employer's liability for each accident.
  - For Independent Contractors who are not required by law to carry workers compensation insurance: Provide completed "RI Notice of Designation as Independent Contractor" form when payment will exceed $5,000 and the length of service will be 30 continuous days or more. [http://www.dlt.ri.gov/wc/icmain.htm](http://www.dlt.ri.gov/wc/icmain.htm)
  - Independent Contractors can choose to register with the RI Department of Labor for consulting work provided at a lesser dollar amount. However, Brown requires that this registration be completed for consulting work performed for more than 30 days and in
excess of $5,000. This practice supports the University’s efforts to make an appropriate determination of the proper status of the consultant (independent contractor vs. employee).

- **Automobile Liability.** If the supplier’s use of a vehicle is integral to the work performed for or services provided to the University or the supplier will drive onto University spaces such as the Main Green or parking areas, the following limits of automobile liability insurance are required:
  - Bodily injury and property damage,
  - $1,000,000 combined single limit per occurrence, and
  - Includes owned, non-owned and hired vehicle coverage.

- **Professional Liability.** When a supplier has a professional designation or license and/or is providing professional/consultant services, the University also requires this coverage:
  - $1,000,000 per occurrence, and
  - $1,000,000 in aggregate.

- **For Charter Bus Companies.** The following provisions are required for Charter Bus Companies:
  - $5M for Auto Liability,
  - Satisfactory Safety Rating on [FMCSA website](https://www.fmcsa.dot.gov) (search by name, then click on Safety Rating on next page), and
  - Name Brown as additional insured

- **Cyber Risk Insurance:**

  **Guidance for when Cyber Liability/Network & Information Security Liability Insurance is required in an agreement:**

  This type of insurance is expected to cover a consultant's or business' liability for a data breach in which Brown University confidential or protected information, such as Social Security numbers or addresses, are exposed or stolen by a hacker or other criminal who has gained access to the University's electronic network as a result of the work the consultant or business is engaged in on Brown's behalf.

  This insurance should be required when a third party (e.g. a supplier, business, or consultant/independent contractor) will be using, storing or accessing data Brown classifies as local, confidential or protected or integrates with other Brown systems, in such a way that it could gain access to such information. Please see the University's policy on the [Handling of Brown Restricted Information](https://www.brown.edu/about/administration/policies).

  Cyber Liability/Network & Information Security Liability with aggregate minimum liability coverage limits of at least $1,000,000 covering at least claims involving privacy violations, information theft, damage to or destruction of electronic information, intentional or unintentional release of private information, alteration of electronic information, extortion and network security.

  *It is important to note that as part of the contract review process within the University, higher limits may be required based on the nature of the work being performed.*

- **Environmental Liability:** Coverage of not less than $1,000,000 per occurrence and $1,000,000 in the aggregate, for environmental contamination, hazardous substance or waste, or similar such exposures however defined in connection with the provision of Services that are related to remediation or, work with hazardous materials. Higher limits of environmental liability coverage
may be required when the work to be provided is deemed by the University to warrant higher coverage limits.

Responsibilities
**Supplier of Goods and Services:** Suppliers of goods and services are required by the University to carry minimum levels and types of insurance coverage. Suppliers are responsible to ensure that the required types of insurance and minimum coverage level is maintained and certificates of insurance are provided to the University.

**Purchasing Services:** Purchasing Services is responsible to verify types and levels of supplier insurance.

**Procedures**
The Certificate of Insurance verifying the above coverages must be submitted to the Purchasing Department prior to selling or distributing products and services at the University. Please email all certificates to CertificatesofInsurance@brown.edu. For any questions, please call 401-863-2206.

Policy Owner **Approved by** Director, Insurance & Purchasing Services

**Contact(s)**
Paula Ferreira
Administrative Assistant
CertificatesofInsurance@brown.edu
401-863-2206

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