

**Villanova University Office of Conference Services
Insurance Requirements**

INSURANCE

A. Licensee, as well as any contractors, consultants or agents Licensee hires in conjunction with the Event who will have access to the Licensed Premises or Villanova’s premises (“Licensee Contractors”) must provide a Certificate of Insurance evidencing the below to Villanova with the execution of this Agreement. If any of the required insurance policies will expire between execution of this Agreement and the Event, Licensee shall also provide a renewal Certificate(s) to Villanova prior to the Event. The policies set forth below must be written with an insurer rated not less than A- by A. M. Best. If the insurance required is cancelled or materially changed, Licensee must notify Villanova immediately, and Villanova reserves the right to terminate this Agreement in that event. Insurance requirements are:

- 1. Commercial General Liability:** \$1 million each occurrence; \$2 million aggregate. The Commercial General Liability policy must cover Licensee’s liability for claims that arise from activities sponsored by Licensee but conducted on premises not owned by Licensee. “Villanova University” must be named as an additional insured and such policy shall be primary and non-contributory to Villanova’s insurance. The additional insured, primary, and non-contributory status shall be evidenced on the Certificate.
- 2. Physical/ sexual abuse, molestation, and harassment coverage:** \$1 million each occurrence; \$2 million aggregate if any Participants are Minors. The physical/ sexual abuse, molestation, and harassment coverage can be satisfied by a stand-alone policy or via the Commercial General Liability policy. The physical/ sexual abuse, molestation, and harassment coverage and its corresponding limits must be specifically evidenced on the Certificate of Insurance.
- 3. Automobile Liability:** \$1 million each accident. *Evidence of Automobile Liability is not required if Licensee or Licensee Contractors will not be driving vehicles owned, leased, rented, or hired by Licensee or Licensed Contractors on Villanova’s premises.*
- 4. Workers’ Compensation/ Employer’s Liability:** Statutory amount/ \$500,000 for each subcategory. The Workers Compensation insurance shall include a waiver of subrogation in favor of Villanova, as permitted by law. The waiver of subrogation shall be evidenced on the Certificate of Insurance.
If Licensee is a sole proprietor or otherwise not required by law to carry Workers’ Compensation coverage, Licensee certifies that in lieu of Workers’ Compensation coverage, Licensee has health insurance to cover him/her/themselves, and Licensee’s agents, contractors, and volunteers at the Event to meet any and all needs for payment of medical costs for any illness or injuries occurring on Villanova’s premises or arising from or connected with the Event or the use of the facilities.
- 5. Property coverage for owned or leased equipment**

B. The certificate holder shall be: Villanova University, Attn: Insurance and Risk Management, 800 Lancaster Avenue, Villanova, PA 19085.

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C. The limits required may be satisfied through primary insurance or any combination of primary and umbrella/excess liability insurance

D. Failure of Licensee or any Licensee Contractors to procure the required insurance or of Villanova in securing a Certificate shall not relieve Licensee or any Licensee Contractors of any obligation or liability assumed under this Agreement, nor of any obligation or liability imposed by law. In no event shall the liability of Licensee or Licensee Contractors be limited to the extent of any insurance or the minimum limits required herein.