

INSURANCE REQUIREMENTS

Faculty, staff and outside individuals or organizations requesting use of campus space for functions that are not related to regular college business must meet the college's insurance requirements.

COVERAGE

General Liability is required for everyone renting space at Smith College, covering the actual dates and times of the event(s), in the minimum limits of liability of:

- \$1,000,000 CGL per occurrence and \$2,000,000 general aggregate

If Client's program includes residential participants, the following coverage is also required in the minimum limits of liability of:

- Supplemental Accident—\$10,000 per occurrence

If Client's program includes participants, volunteers and/or staff under the age of 18:

- Sexual Abuse/Molestation in the minimum amounts of \$25,000 per occurrence and \$50,000 aggregate

If Client brings vehicles, employees and/or vendors on campus, the following coverage is also required in the minimum limits of liability of:

- Auto Liability—\$500,000 CGL (including owned, hired and non-owned vehicles)
- Worker's Compensation—Statutory
- Employer's Liability—\$100,000 / \$500,000 / \$100,000

Client must provide a **Certificate of Insurance** documenting coverage before the program is permitted on campus.

Client is required to add Smith College to its General Liability and Employers Liability insurance policies with the following wording: "Smith College, including its current and former trustees, officers, directors, employees, volunteer workers, agents, assigns and students, is added to this policy as Additional Insured."

Certificate Holder must be listed as "*The Trustees of the Smith College, Elm Street, Northampton MA, 01063.*" Please send the certificate to the Events Management Office, 51 College Lane, Northampton, MA 01063, to the attention of Amy Joseph.

PURCHASING INSURANCE

As an option, Smith works with University Risk Management and Insurance Association to offer one-time coverage to external clients. Go to <https://tulip.ajgrms.com> and select “Quick Quote” to identify your event, coverage and cost. If you have any questions about this transaction, please contact:

Arthur J. Gallagher Risk Management Services, Inc.
6399 S. Fiddlers Green Circle, Suite 200
Greenwood Village, CO 80111
303-889-2792

Monday-Friday 8:30 a.m.–5 p.m. Mountain Time

LAWS, RULES, AND REGULATIONS

Organization shall comply with all applicable federal, state and local laws, rules, regulations and codes, including, but not limited to, employment laws. Any reference to specific laws, rules or regulations elsewhere herein is solely for the benefit and information of the Organization and shall not change or modify the Organization’s responsibilities under this Agreement.

Organization shall comply to the fullest extent possible with all applicable policies, rules and guidances provided by the Smith College, including without limitation the college’s policy on Policy on Safety and Well Being of Minors; visit <https://www.smith.edu/about-smith/risk-management/child-safety/policy> for full details. Important: to report suspected child abuse and neglect in MA, call 1-800-792-5200. This is a 24-hour number.

SMITH COLLEGE CONTACT INFORMATION

External clients/faculty & staff: Amy Joseph afjoseph@smith.edu 413-585-2179