The College’s insurance requirements are a part of the Contract Policy that can be found on the Controller’s Office webpage under policies. [http://www.middlebury.edu/media/view/252714/original/Middlebury_Collegecontract_policy_v2_doc.pdf](http://www.middlebury.edu/media/view/252714/original/Middlebury_Collegecontract_policy_v2_doc.pdf) Vendors working on campuses should be working under some form of formal contract with the College. Groups or others who are holding events on College property need to follow the same insurance requirements. If you have any questions about insurance, please contact the Business Services Office at 802.443.5504.

**Reviewing a Certificate of Insurance**

The numbers below correspond to the highlighted numbers on the sample Certificate of Insurance that follow this page.

1) Make sure the vendor name matches the name on the contract.
2) Make sure insurance company names are listed for each of the INSUR LTR codes in the left column of the certificate form.
3) Record the expiration date or dates for the policies listed, and pend your file to follow up for a renewal certificate three weeks ahead of that date (if the contract is still active).
4) If the contract requires Additional Insured status and waivers of subrogation, be sure that the applicable policies are noted as including these coverage extensions. Coverage can only be applied if the contract specifies them.
5) Review all limits of liability. If the limits for the General Liability, Auto Liability, and Employers Liability are lower than those specified, be sure that the Umbrella or Excess liability is higher to compensate. Certificate providers should not be carrying total limits lower than those specified.
6) Make sure the job description matches the work description in the contract and includes the contract number, if any.
7) Your contact data at the College.
CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
TD Insurance, Inc. (WS)
PO Box 3600
West Springfield, MA 01090-3600

CONTACT NAME
413-781-5940
413-733-7723

Agent Contact Info

INSURED

VENDOR NAME
123 Main Street
Middlebury, VT 05753

CERTIFICATE NUMBER:

REVISION NUMBER:

COVERAGE

GENERAL LIABILITY
B 
X COMMERCIAL GENERAL LIABILITY
CLAIMS-MADE
X OCCUR
POLICY # HERE
07/01/10
07/01/11

LIMITS
EACH OCCURRENCE
$1,000,000

EXPENSES (EA occurrence)
$300,000

MED EXP (Any one person)
$5,000

PERSONAL & ADV INJURY
$1,000,000

GENERAL AGGREGATE
$3,000,000

PRODUCTS - COMPOP AGG
$3,000,000

AUTOMOBILE LIABILITY

B 
X ANY AUTO
ALL OWNED AUTOS
SCHEDULED AUTOS
HIRED AUTOS
NON-OWNED AUTOS

POLICY # HERE
07/01/10
07/01/11

COMBINED SINGLE LIMIT
$1,000,000

ODDLY INJURY (Per person)

ODDLY INJURY (Per accident)

PROPERTY DAMAGE

PROPERTY DAMAGE (Per accident)

UMBRELLA LIABILITY
B 
X OCCUR
CLAIMS-MADE

POLICY # HERE
07/01/10
07/01/11

EACH OCCURRENCE
$2,000,000

AGGREGATE
$2,000,000

EXCESS LIABILITY
B 
X OCCUR
CLAIMS-MADE

POLICY # HERE
07/01/10
07/01/11

WORKERS COMPENSATION

ANY PROPRIETOR/OWNER/EXECUTIVE OFFICER/NMEMBER EXCLUDED?

(Mandatory in NH)

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 161, Additional Remarks Schedule if more space is required)

Certificate Holder
Middlebury College
ATTN: 161 Adirondack View
Middlebury, VT 05753

CANCELATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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