

Dalton State College Insurance Coverage Guidelines for Recreational Services 5/23

The following *minimum* insurance limits apply to vendors doing business with Dalton State College providing recreational services not covered by other insurance requirements. Recreational services include a broad range of contracted services, including, but not limited to; entertainment, musicians, speakers, comedians, etc. sponsored by Dalton State.

The Standard Insurance Limits are required for all procurement of recreational services. To achieve the appropriate coverage levels, a combination of a specific policy written with an umbrella policy covering liabilities above stated limits is acceptable.

All policies shall state the coverage dates and times. All such coverage shall remain in full force and effect during the term of the Vendor Agreement/Contract and any renewal or extension thereof.

All policies must be issued by an insurance company licensed to do business in the State of Georgia, with a minimum AM Best rating of A-, and signed by an authorized agent.

Additional Insured: The vendor shall add “Dalton State College, the State of Georgia, its officers, employees and agents” as an additional insured under the commercial general, automobile, and umbrella liability policies.

Insurance questions and potential waivers should be directed to: riskmanagement@daltonstate.edu

A. Standard Insurance Limits

Standard Insurance Limits apply to services such as: local musicians, local speakers, art shows, comedy shows, walk-a-thons, etc.

Workers Compensation (WC): Statutory Limits – required in all contracts	<ul style="list-style-type: none"> • Bodily injury by Accident – each employee \$ 100,000 • Bodily injury by Disease – each employee \$ 100,000 • Bodily Injury by Disease – policy limit \$ 500,000
Commercial General Liability (CGL):	<ul style="list-style-type: none"> • Each Occurrence Limit \$1,000,000 • Personal & Advertising Injury Limit \$ 1,000,000 • General Aggregate Limit \$ 2,000,000 • Products/Completed Ops. Aggregate Limit \$ 2,000,000
Automobile Liability	<ul style="list-style-type: none"> • Combined Single Limit \$ 1,000,000
Umbrella Liability	<ul style="list-style-type: none"> • \$ 2,000,000

Appendix

A. Certificates of Insurance

To be included in solicitation and contract:

As stated above, vendor shall procure and maintain insurance which shall protect the vendor and Dalton State from any claims for bodily injury, property damage, or personal injury which may arise out of operations under the agreement. Vendor shall procure the insurance policy at the vendor's own expense and shall furnish Dalton State an insurance certificate listing Dalton State as certificate holder. The insurance certificate must document that the liability insurance coverage purchased by the vendor includes contractual liability coverage to protect Dalton State. The certificate shall be furnished ten (10) business days prior to the event. In addition, the insurance certificate must provide the following information:

1. Name and address of authorized agent
2. Name and address of insured
3. Name of insurance company (licensed to operate in Georgia)
4. Description of coverage in standard terminology
5. Policy period
6. Limits of liability
7. Name and address of certificate holder
8. Acknowledgment of notice of cancellation to the state
9. Signature of authorized agent
10. Telephone number of authorized agent
11. Details of policy exclusions in comments section of insurance certificate

See attached Certificate of Insurance sample form.

Certificate of Insurance (Sample)				
INSTRUCTIONS TO PRODUCING AGENT: Complete the shaded portions of this certificate and return to the Insured. No condition, term, qualification, limitation, exception, exemption, modification, or proviso shall appear on the certificate.				
Name, Address and Telephone Number of Producing Agent			CONTRACT NUMBER:	
			CONTRACT NAME:	
Name and Address of Insured Contractor			Certificate Holder (Owner)	
Type of Insurance (include brief description)	Policy No.	Company Affording Coverage	Policy Period Dates (MM/DD/YY)	Limits
Commercial General Liability				General Aggregate (Per Project) Products-Co./Op Agg Personal & Adv injury Contractual Each Occurrence
Commercial Business Automobile Liability Including, but not limited to, owned, hired and non-owned autos				Combined Single Limit OR Bodily Injury (per person) Property Damage
Workers Compensation				GA Statutory Limits Each Occurrence Disease - Policy Limit Disease Each Employee
Commercial Umbrella Liability				Each Occurrence Aggregate
Employers' Liability				Each Occurrence Disease - Policy Limit Disease Each Employee
Additional:				

Such insurance as is herein certified (i) applies to all insurance issues in connection with the work required by the provisions of the documents forming the contract, (ii) applies whether or not the contract documents between the insured contractor and the Owner have been executed, (iii) is written in accordance with the company's regular policies and endorsements, subject to the company's applicable manuals or rules and rates in effect, as modified by this certificate and the insurance article of the contract, (iv) have been issued to the insured named above, and (v) are in force at this time.

The Officers, Members, & Employees of the Owner and the State of Georgia are included as additional insureds as their interests may appear. Each Insurer is hereby notified that the statutory requirement that the Attorney General of Georgia shall represent and defend the Indemnities remains in full force and effect and is not waived by issuance of any policy of insurance.

Each policy shall contain a provision that coverage afforded under the policies will not be canceled (or not renewed or allowed to lapse for any reason) until at least thirty (30) days after Owner has received notice thereof as evidenced by return receipt of registered letter. All policies must be issued by an insurance company licensed to do business in the State of Georgia, with a minimum AM Best rating of A-, and signed by an authorized agent.

Authorized Representative: _____

Date: _____

Type Name: _____