

Insurance Requirements	
<u>Commercial General Liability (CGL)</u> – (occurrence form) coverage not less than:	\$2,000,000 General Aggregate* \$2,000,000 Products and Completed Operations Aggregate \$1,000,000 Each Occurrence *Including contractual liability, waiver of subrogation, primary & non-contributory. <u>Schedule of Endorsements</u> must be provided <u>GL Policy Number</u> must be listed
<u>Automobile Liability:</u> – Required for all Owned Autos <i>or</i> must provide ‘Hired & Non-Owned Auto’ coverage:	\$1,000,000 Combined Single Limit* Or \$1,000,000 Bodily Injury per Accident \$1,000,000 Bodily Injury per Person \$1,000,000 Property Damage *Including waiver of subrogation in favor of CPCC
<u>Umbrella Liability</u> – Additional coverage that can be combined to meet requirements	\$5,000,000 Per occurrence
<u>Workers’ Compensation</u>	State Statutory Limits* Employee Liability \$500,000 Each Accident* \$500,000 Disease Policy Limit \$500,000 Disease Each Employee *Including waiver of subrogation in favor of CPCC
<u>Additional Insured</u> – Central Piedmont Community College (Attach Additional Insured Endorsement evidencing coverage of <u>Ongoing Operations and Completed Operations</u> for the additional insured)	– Coverage must be primary and non-contributory above any other insurance Central Piedmont Community College may carry. – Waiver of Subrogation on all policies in favor of Central Piedmont Community College – Make subcontractor’s insurance primary
Additional Requirements, When Applicable	
<u>Professional Liability (Errors and Omissions)</u> —if professional services are being provided	\$1,000,000 Per Occurrence/ \$3,000,000 Aggregate
<u>Contractor’s Pollution Liability</u> — if applicable	\$5,000,000 Each Pollution Condition/ \$10,000,000 Aggregate
<u>Transportation Coverage Endorsement</u> — if applicable	\$1,000,000 Per Occurrence
<u>Cyber Liability</u>	\$3,000,000 Per Occurrence *Including information security & privacy liability

CERTIFICATES OF INSURANCE MUST INDICATE THE FOLLOWING

- 1) *Central Piedmont Community College* must be added as an *Additional Insured* as it pertains to the work done/service provided and/or product delivered to the College.
- 2) The Certificate Holder must be: Central Piedmont Community College
ATTN: ENTERPRISE RISK MANAGEMENT, Kenneth Agbatutu
PO Box 35009
Charlotte, NC 28235
- 3) Additional insurance and/or coverages may be requested based on the services provided to the College.

Notes Regarding CPCC's Insurance Requirements

- 1) CPCC needs to be listed as the **Additional Insured**:
 - a. Central Piedmont Community College (Attach Additional Insured Endorsement evidencing coverage of *Ongoing Operations and Completed Operations* for the additional insured)
 - Coverage must be primary and non-contributory above any other insurance Central Piedmont Community College may carry
 - Waiver of Subrogation on all policies in favor of Central Piedmont Community College
 - Make subcontractor's insurance primary
- 2) CPCC needs to be listed as the **Certificate Holder**:

Central Piedmont Community College
ATTN: ENTERPRISE RISK MANAGEMENT, Kenneth Agbatutu
PO Box 35009
Charlotte, NC 28235

Mailing address: PO Box 35009, Charlotte NC 28235-5009
Physical address: 1300 E. 4th Street, Charlotte, NC 28204
- 3) CPCC requires a COI which shows **General Liability, Workers' Compensation, Automobile Liability** and **Umbrella Liability** coverages. (The minimum coverages accepted are listed for each.)
 - a. Enterprise Risk Management *may* opt to waive the requirements for Automobile Liability or the Workers' Compensation—depending on the scope and scale of the job or event.
 - b. Enterprise Risk Management *may* opt to waive the requirements for Umbrella Liability in addition to the GL—depending on the GL coverage as well as the scope and scale of the job or event.
- 4) Carrier and effective/expiration date must be shown on all coverages listed on COI.
- 5) If a service is being rendered, Enterprise Risk Management will need to see proof of **Professional Liability**.
- 6) If the service being rendered involves waste removal of any kind, Enterprise Risk Management needs to see **Pollution Liability** as well as **Transportation Liability**.
- 7) If any products and/or services related to information technology (including hardware and/or software) are provided to CPCC, **Cyber Liability** will be required. Additionally, network security liability arising from the unauthorized access to, use of, or tampering with computer systems, including hacker attacks or inability of an authorized third party to gain access to your services, including denial of service, unless caused by a mechanical or electrical failure.
- 8) There may be instances where Enterprise Risk Management will require additional insurance and/or coverages based on the service(s) provided.