

1. Please have your agent name Northeastern University and its Board of Trustees, officers and employees, agents and volunteers, as well as any third parties, if requested in writing by Northeastern University, as “Additional Insureds” on general liability, umbrella/excess liability, environmental liability and other policies as specified by the contract Using ISO Form CG 2010 10/1 and CG2037 10/01 or equivalent.
2. The Certificate Holder address is:

Northeastern University
c/o Planning, Real Estate, and Facilities
360 Huntington Ave, 201-216
Boston, MA 02115

NORTHEASTERN UNIVERSITY INSURANCE REQUIREMENTS

CERTIFICATE OF INSURANCE REQUIREMENTS

Minimum Insurance Coverages and Requirements

The Contractor, Architect, Engineer, or other Consultant (hereinafter the “Contractor”)/ shall obtain and maintain the minimum insurance coverages set forth below. By requiring such minimum insurance, Northeastern University shall not be deemed or construed to have assessed the risk that may be applicable to Contractor under the contract of which this Exhibit is a part (hereinafter the “Contract”). Contractor shall assess its own risks and if it deems appropriate and/or prudent, maintain higher limits and/or broader coverages. The Contractor is not relieved of any liability or other obligations assumed or pursuant to the Contract by reason of its failure to obtain or maintain insurance in sufficient amounts, duration, or types. The insurance coverages stated below do not replace any surety (performance, payment or maintenance) bonds as required by contract.

Coverages (The provisions shown in italics should be included when exposures warrant.)

1. Commercial General Liability – Coverage to include:
 - Premises and Operations
 - Explosion, Collapse and Underground Hazards
 - Personal/Advertising Injury
 - Products/Completed Operations
 - Liability assumed under an Insured Contract (including defense costs assumed under contract)
 - Broad Form Property Damage
 - Independent Contractors
 - Limited Pollution Liability Extension Endorsement ISO CG 2415 (10-01) or equivalent
 - Pollution Exclusion Limitation Endorsement – Overspray
 - Designated Construction Project(s) General Aggregate Limit, ISO CG 2503 (1997 Edition) or equivalent
2. Automobile Liability including all
 - Owned, Non-Owned & Hired Vehicles

- Personal Injury Protection
- If the contractor/vendor is transporting any hazardous materials, a Pollution Liability Broadened Coverage for Autos endorsement must be added to the Business Automobile Policy by ISO endorsement CA 9948 3/06 or its equivalent and MCS-90.

Required for contractors / vendors where they transport NU property, transport NU employees, students or invitees; or use of a vehicle is integral to the performance of the contract or if the vehicle will be used on NU premises.

3. Workers Compensation
 - Statutory Benefits (Coverage A) including applicable coverage such as USL&H or FELA as applicable to the project or work
 - Employers Liability (Coverage B)
4. Umbrella/Excess Liability: Contractor is required to have an Umbrella/Excess Liability policy that extends over the Contractor's General Liability, Automobile Liability, and Employer's/ Workers Compensation Liability policies. Any Contractor that is required to maintain General Liability, Auto Liability, and Employers/Workers Compensation Liability insurance who does not meet the minimum University requirements for these coverages may elect to obtain an Umbrella or Excess policy in an amount that brings the overall limit to the indicated University minimum requirement for each coverage in lieu of increasing each underlying policy limit
5. Professional Liability (*including Design Build Errors & Omissions*) – Whenever the work under this contract includes Professional Liability, Contractor shall maintain professional liability covering wrongful acts, errors and/or omissions of (Contractor) for damage sustained by reason of or in the course of operations under this contract.
6. Valuable Papers and Records Insurance – This coverage is required if the Contract is a “Northeastern University Agreement Between Owner and Architect/Engineer” to cover restoration of plans, drawings, computations, field notes, and other data pertinent to this contract shall be carried in the amount of \$2,000,000
7. Contractors Pollution Liability – Northeastern University may require this coverage whenever work under this contract involves an environmental exposure. This coverage is to include sudden and gradual coverage for third-party liability including defense costs and completed operations.

Limits Required

Contractor shall carry the following limits of liability:

COMMERCIAL GENERAL LIABILITY

- General Aggregate \$2,000,000
- Products/Completed Operations Aggregate \$2,000,000
- Each Occurrence Limit \$1,000,000
- Personal/Advertising Injury \$1,000,000
- Fire Damage (Any One Fire) \$250,000
- Medical Payments (Any One Person) \$5,000

AUTOMOBILE LIABILITY:

- Bodily Injury/Property Damage (Combined Single Limit): \$1,000,000
- If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 / US DOT rating of "Heavy Duty" (19,501+ lbs.): \$2,000,000
- For any vehicle being used can carry multiple persons (including driver):
 - 5 – 10 persons: \$5,000,000
 - 10 - 20 persons: \$10,000,000
 - 20 or more persons: \$20,000,000

WORKERS COMPENSATION

- Coverage A (Workers Compensation) Statutory
- Coverage B (Employers Liability) \$100,000/\$100,000/\$500,000

UMBRELLA LIABILITY

- Each Occurrence Limit \$1,000,000
- General Aggregate Limit \$1,000,000
- Products/Completed Operations Aggregate \$1,000,000

Contracts for boiler/chiller installations, cleaning/janitorial, debris removal, hazardous materials removal, electrical work, elevator work, environmental remediation, exterior work (facades, roofs, concrete work), plumbers, roof tanks, and/or scaffolding, require the following Umbrella Liability limits:

- Each Occurrence Limit \$5,000,000
- General Aggregate Limit \$5,000,000
- Products/Completed Operations Aggregate \$5,000,000

PROFESSIONAL LIABILITY (if required) - Aggregate

- Architect: Interior or Landscaping Design Services: \$1,000,000
- Architect: Structural Integrity Audits: \$10,000,000
- Architect: Building Structural Design: \$10,000,000
- Engineer: \$1,000,000

CONTRACTORS POLLUTION LIABILITY (if required)

- Painting, cleaning, janitorial:
 - Per Loss: \$1,000,000
 - Aggregate: \$2,000,000

- Large-scale painting contracts (as identified/directed in writing by Owner); asbestos abatement
 - Per Loss: \$5,000,000
 - Aggregate \$10,000,000

GENERAL REQUIREMENTS FOR ALL INSURERS

Northeastern University requires that all insurers:

1. Be licensed or approved to do business within the Commonwealth of Massachusetts or within the state in which the project is to be performed.
2. Write required insurance on an occurrence basis, provided however that Professional Liability and Pollution Liability are acceptable written on a claims-made basis.
3. Write policies on a primary basis, non-contributory with any other insurance coverages and/or self-insurance carried by Northeastern University; include a Waiver of Subrogation Clause; and not be renewed, cancelled or materially changed or altered unless thirty (30) days advance written notice via certified mail is provided to Northeastern University.
4. Name Northeastern University and its Board of Trustees, officers and employees, agents and volunteers, as well as any third parties, if requested in writing by Northeastern University, as “Additional Insureds” on general liability, umbrella/excess liability, environmental liability and other policies as specified by the contract Using ISO Form CG 2010 10/1 and CG2037 10/01 or equivalent.

Further, all policies shall:

1. Required insurance coverages shall be maintained throughout the term of this contract, and any claims-made coverages shall be maintained for a period of six (6) years after the date of completion of the project.
2. Possess a minimum A.M. Best’s Insurance Guide rating of A VII. A.M. Best rating is composed of two parts: the letter denotes the company’s level (see chart below) and the Roman numeral denotes financial size.

Level	Category
A++	Superior
A+	Superior
A	Excellent
A-	Excellent
B++	Very Good
B+	Good
B-	Good
C++	Fair
C+	Fair
C	Marginal
C-	Marginal
D	Below minimum standards

3. Not have an aggregate impairment that would bring the coverage below the minimum required limits as stated above.

The level assigned to a company is an indicator of the company’s ability to meet obligations over a long period of time. Financial Size is measured by Roman numerals ranging from Class I (the smallest) to Class XV (the largest). Financial size provides an indication of the amount of reserves or policyholders’ surplus the company reported as liabilities. The amount of the policyholders’ surplus determines the amount of insurance the company may prudently underwrite.