**Exhibit A**

**Insurance Requirements for Vendors, Contractors, and Service Providers**

All contractors, vendors, and service providers performing work, providing services, or delivering products on Florida Institute of Technology property are required to maintain insurance coverage that meets the following minimum standards. This insurance protects both the university and the contractor/vendor against potential claims or losses.

**General Requirements:**

1. **Proof of Insurance:**
Prior to the commencement of any work or services, the vendor must furnish a valid Certificate of Insurance (COI) issued by the insurance provider. The COI must include:
	* Coverage types and limits.
	* Policy effective and expiration dates.
	* Designation of the university as an **additional insured** where applicable.
	* A 30-day notice of cancellation or nonrenewal.
2. **Submission of Certificates:**
COIs must be submitted to both:
	* Office of Purchasing (purchasing@fit.edu)
	* Office of Legal and Compliance
	These offices will verify compliance with university standards.
3. **Carrier Requirements:**
All insurance must be provided by carriers authorized to conduct business in the State of Florida.
4. **Renewal Requirement:**
Renewal COIs must be submitted annually until all contracted work/services are completed.
5. **Minimum Coverage (Unless Otherwise Specified):**
All coverage limits below represent minimum requirements. Additional or higher limits may be required based on the nature of work.

**Required Insurance Coverage (as applicable):**

| **Type of Insurance** | **Minimum Required Limits** | **Additional Notes** |
| --- | --- | --- |
| **Commercial General Liability** | $1,000,000 per occurrence / $2,000,000 aggregate | Must include bodily injury, property damage, products/completed operations, independent contractors, and contractual liability. Florida Institute of Technology must be named as an additional insured. |
| **Automobile Liability** | $1,000,000 per occurrence | Required for vendors/contractors operating vehicles on university property. Must cover owned, hired, and non-owned vehicles. |
| **Workers’ Compensation** | Statutory Limits | Required per state law. |
| **Employer’s Liability** | $1,000,000 | None |

**Additional Insurance (As Applicable):**

| **Type of Insurance** | **Minimum Required Limits** | **Applies When…** |
| --- | --- | --- |
| **Liquor Liability** | $1,000,000 per occurrence / $2,000,000 aggregate | The vendor is serving or distributing alcohol. Higher limits may be required for large events. |
| **Sexual Abuse/Molestation Liability** | $1,000,000 per occurrence / $2,000,000 aggregate + $3,000,000 umbrella | Vendor interacts with minors or vulnerable populations; External youth camps, schools, or organizations with minors. Coverage may be included in General Liability or a separate policy. |
| **Professional Liability (Errors & Omissions)** | $1,000,000 per occurrence and aggregate | For licensed professionals and those providing advisory/design/consulting services. For architects and engineers: $2,000,000 per occurrence and aggregate. |
| **Umbrella/Excess Liability** | $5,000,000 per occurrence and aggregate | May be required depending on project scope. Sits above General, Auto, and Professional Liability. |
| **Cyber Risk Insurance** | $2,000,000 per claim | Required when handling private, confidential, or protected information. Maintained post-agreement for 3 years. |
| **Environmental Liability** | $2,000,000 per claim and aggregate | Required for hazardous material handling, remediation work, or environmental exposures. Higher limits may apply depending on risk. |

**Additional Conditions:**

* The university must be named as **additional insured** on applicable general liability policies.
* Insurance must be **primary** to any insurance maintained by the university.
* **Workers’ compensation and professional liability policies** do **not** require the university to be named as an additional insured.
* **Claims-made** coverage must be clearly indicated on the COI.
* Acceptance of a non-compliant COI by the university does **not** waive these insurance requirements.

**Contact Information:**
For questions regarding these insurance requirements, please contact the Office of Legal and Compliance (compliance@fit.edu).