

LU COI Recommendations for *Individual Vendors*

All certificates should include as Certificate Holder:

Liberty University, Inc. & Affiliates
Attn: Risk Management Department
1971 University Boulevard
Lynchburg, VA 24515

Insurance recommendations for LU Individual vendor coverage:

- **Commercial General Liability:** at least \$1M/\$2M occurrence-based policy (operations & products / completed operations liability, personal & advertising injury), **AND/OR**
- **Professional Liability/Errors and Omissions:** at least \$1M *(if the vendor/subcontractor provides professional or consulting-type services such as engineering, surveyor, IT interface guidance, etc...)*

Additional recommendations based on Scope of Work (SOW) or Contract Terms:

- **Automobile Insurance:** at least \$1M *(if the vendor will have vehicles on campus/Liberty job site)*
- **Charter Transportation Services:** at least \$5M Auto coverage *(for student or group charter services, the vendor/subcontractor will have commercial vehicles on campus/Liberty job site)*
- **Inland Marine:** at least \$1M *(applicable for contractor-owned/leased equipment used on campus/job site as part of scope of work)*
- **Umbrella:** at least \$1M/\$2M *(applicable to provide additional limits to underlying policies based on scope of work or to meet contract terms)*

All certificates should include the following terms of coverage referenced in the Description or by Attached Endorsement:

- Include as **Additional Insured** Liberty University, Inc., its Trustees, Officers, Students, Agents, and Employees for **Commercial General Liability and Auto Coverage** *(auto as applicable)*
- Include **Waiver of Subrogation** in favor of Liberty University, Inc., its Trustees, Officers, Students, Agents, and Employees for **General Liability, and Auto** *(auto as applicable)*
- All policies include coverage on a primary and non-contributory basis with a 30-day direct notice of cancellation or renewal sent by the Insurance Carriers to Liberty University, Inc.
- Umbrella coverage should list all policies it follows or serves to provide excess limits.

Should the vendor or your department have any questions or concerns regarding the specific policies or terms requested, please contact Risk Management at riskmanagement@liberty.edu to assist with tailoring these coverages based on more specific details of the SOW to be performed.