

## LU COI Requirements for *Entities*

### All certificates should include as Certificate Holder:

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

### Insurance requirements for LU Entities - vendor/subcontractor 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 insurance requirements needed based on Scope of Work (SOW) or Contract terms:

- **Automobile Insurance:** at least \$1M (*if the vendor/subcontractor will have commercial 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*)
- **Employer's Liability and Worker's Compensation:** at least \$500,000 injury/ \$500,000 disease policy limit/ \$500,000 disease each employee and as per VA Statute (*if the vendor/subcontractor will have employees on campus/Liberty job site/chartered transportation*)
- **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*)
- **Cyber Security/Liability:** at least \$1M/\$2M (*applicable for IT-related contracts*)
- **Pollution or Environmental Legal Liability:** at least \$1M (*applicable for debris/hazardous material removal, environmental remediation, exterminators, medical waste disposal*)
- **Cargo:** at least \$1M (*applicable for cargo items during transport, moving, and/or storage*)

### 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**
- Include **Waiver of Subrogation** in favor of Liberty University, Inc., its Trustees, Officers, Students, Agents, and Employees for **General Liability, Auto, and Worker's Compensation Coverage**
- 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 in excess
- Subcontractors (*if applicable*) need endorsements for ongoing work CG 2038 and completed operations CG 2037

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](mailto:riskmanagement@liberty.edu) to assist with tailoring these coverages based on more specific details of the SOW to be performed.