



The University can be exposed to risk when using contractors, consultants, service providers, and other categories of vendors to provide goods or services; or when outside organizations and individuals use University premises and/or facilities. University policy requires that these outside parties maintain liability, plus other types of insurance, as necessary to reasonably protect the University's financial interests, and in amounts deemed adequate by the University. In order to protect the University's interests, and other parties as necessary, the University must receive a Certificate of Insurance (COI) prior to the commencement of any work and/or scheduled event, from each contractor, consultant, service provider, or other category of vendor that receives a contract from the University. The COI from vendors must be in effect, with replacement COI provided at least thirty (30) days prior to expiration of the existing COI, for the period the vendor is performing work for the University.

Standard insurance requirements are noted in the matrix below, though limits and other requirements are subject to change, depending on the proposed activity.

	Description of Activity	Insurance Requirement								
Low Risk	<ul style="list-style-type: none">Activities must not expose NIU and third parties to harmAny driving on campus must be incidental to the performance of the serviceExamples: Art shows, event planning, non-profit fundraising/awareness events, guest lectures/speakers, movie screenings, panel discussions, seminar or workshop facilitation, and translation or interpretation services	In general, insurance requirements will not be established for such low-risk partners. Should the department or any procurement officer feel an activity exposes NIU, its students, faculty, staff, volunteers, or participants to any type of loss, insurance requirements may be instigated and enforced after a risk review.								
Standard Risk	<ul style="list-style-type: none">Activities or services performed on campus or for NIU in general that carry medium or high risk of bodily injury, property damage, personal injury, third part liability, etc.Any vendor required to drive extensively on the property: delivering products/equipment, switching locationsExamples: appraisals, athletic rentals, business consulting, catering (no alcohol), day camps, delivery of goods and services, equipment repair, facilities use (no minors), Greek organization events, HVAC work, landscaping services,	<p>Vendor, at Vendor's sole cost and expense, will insure its activities and the activities of its employees, agents, and any individuals working on behalf of Vendor in connection with this Agreement and obtain, keep in force, and maintain insurance as follows:</p> <p>(i) Comprehensive or commercial general liability Insurance, including bodily injury, third party property damage, and contractual liability, with minimum limits as follows:</p> <table><tr><td>(A) Each Occurrence</td><td>\$1,000,000</td></tr><tr><td>(B) Products/Completed Operations Aggregate</td><td>\$2,000,000</td></tr><tr><td>(C) Personal and Advertising Injury</td><td>\$1,000,000</td></tr><tr><td>(D) General Aggregate</td><td>\$2,000,000</td></tr></table>	(A) Each Occurrence	\$1,000,000	(B) Products/Completed Operations Aggregate	\$2,000,000	(C) Personal and Advertising Injury	\$1,000,000	(D) General Aggregate	\$2,000,000
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(D) General Aggregate	\$2,000,000									



	<p>photography, large-scale professional speaking/colloquiums, recreational sports, research, and theater productions</p>	<p>(ii) Business automobile liability insurance for owned, non-owned, or hired automobiles with a combined single limit no less than \$1,000,000 per occurrence for autos used in connection with this Agreement</p> <p>(iii) Workers' compensation and employer's liability insurance in a form covering Vendor's full liability under the Illinois Workers' Compensation Act, as amended from time to time, with limits of \$500,000 per occurrence</p> <p>(iv) Umbrella liability insurance with limits of \$5,000,000; can be used in combination with other policies to meet requirements above</p>
Specialty Risk	<ul style="list-style-type: none"> Activities expose vendor, University, or third parties to risk potentially not covered under insurance terms in standard language Activity may require a risk review to establish appropriate insurance language New or emerging risk not yet regulated Examples: activities involving minors, activities involving alcohol, professional services, large concerts, drone use, media services, financial services, pyrotechnic work, IT services, construction, environmental services, security services, and extreme sports 	<p>These vendors are asked to carry the standard insurance requirements in addition to the specialty items specific to the activity or service.</p> <p>Examples may include: information security/cyber liability insurance, media insurance, professional liability/errors and omissions insurance, UAV coverage, crime insurance, medical malpractice coverage, environmental liability coverage, aviation coverage, fine arts coverage, liquor liability, and/or raised standard limits.</p> <p>For more specific requirements, please contact Procurement Services.</p>

Where permitted by policy terms and conditions, the Board of Trustees of Northern Illinois University ("Board") shall be named an additional insured with respect to the aforementioned insurance policies, and said policies shall include a waiver of subrogation in favor of the Board. All policies shall be written with carriers acceptable to the University and shall apply on a primary and non-contributory basis with respect to policies held by University.

Exceptions to the insurance limit requirements outlined above may be determined after Risk Management review, in conjunction with the affected administrators and departments, following a process of risk identification and evaluation. In such situations, it may be determined that little or no risk is involved, in which case the limits may be lowered or removed. Conversely, it may be determined that additional risk is involved, in which case the standard limits may be raised or additional types of coverages required.