

GENERIC VENDOR INSURANCE REQUIREMENTS

GOODS & SUPPLIES - including vendors who supply and/or install equipment

- In general, purchase of goods and supplies valued at less than \$50,000 does not require proof of general liability insurance. If the University has no ownership interest in the product until after it has been delivered or until the installation is complete property insurance is not required.
- If the vendor is responsible to deliver to campus and to install the equipment or device, then general liability, workers' compensation and automobile liability insurances are required.
- If there are design specifications or professional consultation services provided with the purchase of the product, the user *should* request proof of professional liability insurance. The user is responsible to conduct the appropriate due diligence with regard to vendor's trustworthiness if they elect not to ask for proof of professional liability insurance.

CONSTRUCTION AND BUILDING SERVICES AGREEMENTS - Including renovation, remodeling, janitorial services, movers, on-site equipment maintenance, tree maintenance, road maintenance, welding, plumbing, painting, electrical work, etc.

Workers' Compensation insurance or an Exemption Certificate (F.S. 440.05) and General Liability insurance are required for the three categories of construction work shown below.

- **High Risk Construction Vendors** - Reserved for vendors whose activities present a risk of severe injury or death. The potential to cause significant physical damage or interruption to University operations must be included in making the determination whether an activity is high risk.
- **Medium Risk Construction Vendors** - Include activities that may have wide scale impact. Examples include work that could compromise building air quality, obstruct building access and egress, restrict walking surfaces or their condition, cause flooding of a floor or area, influence visibility or cause electrical shorts and shock.
- **Lower Risk Construction Vendors** - These vendors perform works that present relatively low risk of service interruption, property damage, severe injury or death.

PROFESSIONAL SERVICES - Including consultants, counselors, engineers, attorneys, accountants, etc. Professional liability insurance should be considered based on the relative risk of loss associated with the work to be done.

- **High Risk:** The higher the technical competence, the more likely it is that the activity carries a high loss potential. This category includes attorneys, architects, healthcare providers, accountants and similarly credentialed professionals.
- **Lower Risk:** Professional services such as equipment calibration and repairs that take place at the vendor's place of business do not require proof of general liability or professional liability insurance, unless the service involves highly sensitive and specialized equipment, or the purchase order exceeds \$50,000. The user is required to perform due diligence in selecting vendors.

ENVIRONMENTAL LIABILITY EXPOSURES

Asbestos abatement, hazardous chemicals or waste management, mold remediation, wide-scale external or internal pesticide applications are among the activities that would trigger the need of Environmental/Pollution Liability coverage, regardless of the value or “size” of the job.

LESSEES – Includes entities that enter short-term leases for use of FIU facilities.

Short-term rentals for events such as weddings and conferences typically take place at the Graham Center Ballrooms, Koven’s Conference Center, the Wolfe University and Wertheim Performing Arts Center.

Tenant/User Liability Insurance is available for short-term lessees. Contact the FIU Risk Management Department for details and cost.

OTHER ENTITIES

- Occasionally, the University enters into contracts with private individuals for small-scale projects. A written agreement that includes an indemnification statement is highly recommended for such projects. The user is required to perform due diligence in selecting vendors. Projects that are high risk should be covered by the proper insurance, regardless of the cost of services.
- Guest-speakers and or individuals hired to support academic activities should be asked to complete an agreement for services, and may be exempted from providing general liability insurance depending on the level of risk involved. The user is required to perform due diligence in selecting vendors.
- Properly licensed and qualified service providers such as artists and musicians who have signed an agreement with an indemnification statement may be exempted from providing general liability insurance. However, any service that involves aspects of the “healing arts”, tattoos, or the application of any device or product to the body of another person, the preparation and service of food or alcohol, or the presence of non-domestic animals on campus, requires a General Liability policy with a minimum limit of \$1 Million. The user is required to perform due diligence in selecting vendors.
- Municipalities and other Florida government entities that provide evidence of insurance through a self-insurance program, in keeping with Florida Statute 768.18, are exempt from providing additional insured endorsements on their policies. Letters provided by these municipalities and government agencies, certifying the existence of coverage, must provide the contact information for reporting and processing claims that may arise.

ADDITIONAL INSURED ENDORSEMENT

Whenever vendors are required to provide proof of general liability or environmental liability insurance, the certificates of insurance must include the additional insured endorsement below:

The Florida International University Board of Trustees, Florida International University, the State of Florida, The Florida Board of Governors, and their respective trustees, directors, officers, employees and agents, are additional insureds.

FIU RISK MANAGEMENT & ENVIRONMENTAL HEALTH & SAFETY

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