

## Vendor/Contractor Insurance Requirements

*(For PO contracts. Bids or other contracts may be different.)*

Harper College requires that all vendors/contractors:

1. Be licensed or approved to do business within the State of Illinois.
2. Write required insurance on an “occurrence” basis.
3. Name Harper College and its affiliated entities, their governing boards, officers, employees, agents, and volunteers as “Additional Insureds” on General Liability and other policies as specified by the contract.
4. Possess a minimum A.M. Best’s Insurance Guide rating of A VII.
5. Provide a minimum of 30 days advance written notice of cancellation, material change, or non-renewal of policies to Harper College.
6. Harper College requires the Contractor to provide a renewal certificate at least 15 days prior to expiration.
7. Provide a completed Certificate of Insurance containing the following information:
  - Name, address, phone number, and fax number of agent/broker
  - Name of insurance company(ies) and policy number(s)
  - Policy period
  - Name and address of insured
  - Description of coverage(s)
  - Policy limits (see below)
  - Listed Certificate Holder:
    - William Rainey Harper College
    - 1200 W. Algonquin Rd. Palatine, IL 60067
  - Signature of the insurer’s agent/broker and date

The Contractor shall carry the following **minimum** limits of liability and coverages:

<b>Commercial General Liability</b>	
Each Occurrence Limit	\$1,000,000
Damage to Rented Premises	\$50,000
Medical Payments (Any One Person)	\$5,000
Personal/Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
<b>Automobile Liability</b>	
Combined Single Limit (each accident)	\$1,000,000
<b>Workers’ Compensation &amp; Employers’ Liability</b>	
Workers’ Compensation	Statutory
Employers’ Liability	
Each Accident	\$500,000
Disease – each employee	\$500,000
Disease - limit	\$500,000

*If the work involves professional services contractors shall carry Professional Liability of \$1,000,000.*

*If the work involves pollution hazards contractors shall carry Pollution Liability of \$1,000,000.*

**Background Checks** – (Vendor/contractor) shall perform criminal background checks on all employees assigned to work for Harper College. The employee’s background shall be clear of any felony conviction regarding drugs or acts of violence and they may not be a registered sex offender.

For questions contact: Sara Gibson, Mgr. EH&S/Risk – [sgibson@harpercollege.edu](mailto:sgibson@harpercollege.edu) or 847-925-6923