

# Colorado Mountain College Insurance Requirements

All vendors/companies/groups (herein referred to as "Vendor") providing services to or doing business with Colorado Mountain Local College District ("CMC") must maintain the following types of insurance with minimum limits of liability as stated below for the duration of the contract. Please send these requirements to your insurance agent or broker and have them provide a compliant Certificate of Liability Insurance (preferably a standard Acord form) to CMC.

Certificates of Liability Insurance evidencing the coverage, limits and endorsements outlined below must be issued by the insurance agent or carrier at least (5) working days prior to contract execution or work commencing.

**Note:** Additional coverage may be required dependent upon the nature and scope of services provided and/or work performed. Requests for exceptions to these requirements must be discussed with and approved by CMC Risk Management *prior* to contract execution or work commencing.

## Coverage

## Minimum Limits

### **Commercial General Liability (CGL)**

**\$1,000,000 Occurrence/\$2,000,000 aggregate**

**\$2,000,000 Products / Completed Operations aggregate**

The Vendor shall maintain CGL coverage for itself and all additional insureds for the duration of the services performed for CMC and maintain Completed Operations coverage required herein in full force and effect until the expiration of any applicable statutes of limitations. Colorado Mountain Local College District and its affiliates shall be listed as an additional insured. The insurance shall include a provision that such insurance afforded by the policy for the benefit of the additional insureds shall be primary and non-contributory to any insurance or self-insurance maintained by the additional insureds. In addition, a Waiver of Subrogation shall be issued in favor of CMC.

### **Professional Liability (Errors & Omissions)**

**\$1,000,000 per claim / \$1,000,000 Policy Aggregate**

Vendor shall maintain at a minimum limits of \$1,000,000 per claim and \$1,000,000 policy aggregate.

### **Automobile Liability**

Vendor shall ensure automobile liability is in force as required by state law for all vehicles used in performing services under this agreement. Proof of coverage may be required upon request.

### **Workers' Compensation**

**Statutory Limits (\$100,000/\$500,000/\$100,000)**

Vendor shall maintain workers' compensation /employer's liability coverage as required by the state of Colorado. Proof of coverage may be required upon request. If Vendor is not required by the state of Colorado to carry workers' compensation /employer's liability insurance, and officers have rejected coverage, a Declaration of Independent Contractor Status form may be required upon request.

## Additional Provisions

CMC requires insurance carriers be licensed to conduct business in the State of Colorado and a minimum A.M. Best Rating of A-.

Vendor shall require in all Vendor's subcontracts, if any, the same limits and coverage required herein.

Each insurance policy shall state that CMC will receive thirty (30) days prior written notice of any cancellation, non-renewal, or material alteration of the Vendor's insurance policies. Renewal certificates should be automatically sent to CMC.

### **Certificate Holder:**

Colorado Mountain Local College District  
Risk Management Department  
802 Grand Avenue  
Glenwood Springs, CO 81601

Questions regarding CMC's Insurance Requirements should be directed to:  
[gpedrick@coloradomtn.edu](mailto:gpedrick@coloradomtn.edu) Phone: 970-947-8375