

## Skidmore College Minimum Insurance Requirements

1. Minimum General Liability Coverage Requirements:
  - \$1,000,000 Each Occurrence
  - \$1,000,000 Damage to Premises
  - \$ 10,000 Medical Expense
  - \$1,000,000 Personal & Advertising Injury
  - \$2,000,000 General Aggregate
  - \$1,000,000 Products & Completed Operations Aggregate
  - \$1,000,000 Tenants Legal LiabilityOccurrence Form
2. Minimum Sexual Abuse and Molestation Insurance Coverage (*when required*):
  - \$1,000,000 Claims-made basisRequired when participation of minors is involved. Policy may be either under the above General Liability policy or in a separate policy.
3. Minimum Contractual Liability Coverage Requirements
  - \$1,000,000 Each OccurrenceCertificate of Insurance must maintain contractual liability endorsement stating that the policy is extended to cover the liability assumed by the insured under the terms of its contract with Skidmore College.
4. Minimum Automobile Liability Coverage Requirements (*when required*):
  - \$1,000,000 Bodily Injury and Property