CERTIFICATES OF INSURANCE MUST INDICATE THE FOLLOWING

1) CFCC needs to be listed as the **Additional Insured**:
   - Cape Fear Community College, its officers, agents and employees must be included as additional insured under contractors/vendors Commercial General Liability as it pertains to the work done/service provided and/or product delivered to the College.
   - Coverage must be primary and non-contributory above any other insurance CFCC may carry.

2) CFCC needs to be listed as the Certificate Holder: **Cape Fear Community College, ATTN: Lisa Wilcox, Risk Management Specialist 411 N. Front Street, Wilmington, NC 28401**

3) CFCC requires a COI which shows General Liability, Workers’ Compensation, Automobile Liability.
   - Risk Management may opt to waive the requirements for Automobile Liability or the Workers’ Compensation—depending on the scope and scale of the job or event.

4) Carrier and effective/expiration date must be shown on all coverages listed on COI.

5) If a professional advice or certification service is being rendered, a COI will need to be provided with proof of Professional Liability.

6) If a service is being rendered involving alcohol, Liquor Liability will need to be provided.

7) If the service being rendered involves waste removal of any kind, a COI will need to be provided with proof of Pollution Liability as well as Transportation Liability.

8) If a service is being rendered parking, storing or towing a vehicle/vessel, Garage Liability or Garage Keepers and/or On-Hook Cargo will need to be provided.

9) If any products and/or services related to information technology (including hardware and/or software) are provided to CFCC, Cyber Liability and Technology Errors and Omissions will be required. Additionally, network security liability arising from the unauthorized access to, use of, or tampering with computer systems, including hacker attacks or inability of an authorized third party to gain access to your services, including denial of service, unless caused by a mechanical or electrical failure.

10) There may be instances where Risk Management will require other additional insurance and/or coverages that are based on the service(s) provided.

May 2017 Risk Management
# Minimum Insurance Requirements

<table>
<thead>
<tr>
<th>Insurance Requirements</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial General Liability (CGL)</strong> – (occurrence form) coverage not less than:</td>
<td>$2,000,000 General Aggregate*</td>
</tr>
<tr>
<td><strong>Schedule of Endorsements must be provided</strong></td>
<td>$1,000,000 Products and Completed Operations Aggregate</td>
</tr>
<tr>
<td><strong>GL Policy Number must be listed</strong></td>
<td>$1,000,000 Each Occurrence</td>
</tr>
<tr>
<td></td>
<td>*Including contractual liability, waiver of subrogation, primary &amp; non-contributory.</td>
</tr>
<tr>
<td><strong>Commercial Auto Liability:</strong> – Required for all Owned Autos or must include ‘Hired &amp; Non-Owned Auto’ coverage:</td>
<td>$1,000,000 Combined Single Limit</td>
</tr>
<tr>
<td><strong>Umbrella Liability</strong> – Additional coverage that can be combined to meet requirements</td>
<td></td>
</tr>
<tr>
<td><strong>Workers’ Compensation</strong> is required if the contractor/vendor has employees. A Waiver of Worker’s Compensation is acceptable for a Sole Proprietor, Partners, or LLC that has NO employees.</td>
<td>State Statutory Limits*</td>
</tr>
<tr>
<td></td>
<td>Employee Liability $500,000 Each Accident</td>
</tr>
<tr>
<td></td>
<td>$500,000 Disease Policy Limit</td>
</tr>
<tr>
<td></td>
<td>$500,000 Disease Each Employee</td>
</tr>
<tr>
<td></td>
<td>*Including waiver of subrogation in favor of CFCC</td>
</tr>
<tr>
<td><strong>Additional Insured</strong> – Cape Fear Community College, its officers, agents and employees are included as additional insured under contractors/vendors Commercial General Liability coverage.</td>
<td>– Coverage must be primary and non-contributory above any other insurance Cape Fear Community College may carry.</td>
</tr>
<tr>
<td><strong>Additional Requirements, When Applicable</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Professional Liability (Errors and Omissions)</strong> — if professional services are being provided</td>
<td>$1,000,000 Per Occurrence/$2,000,000 Aggregate</td>
</tr>
<tr>
<td><strong>Environmental/Pollution Liability</strong> — if applicable</td>
<td>Amount TBD; Required if use of hazardous materials or environmentally sensitive.</td>
</tr>
<tr>
<td><strong>Garage Liability and/or Garage Keepers On-Hook Cargo</strong></td>
<td>Amount = to value of vehicles/vessel being stored.</td>
</tr>
<tr>
<td></td>
<td>Amount = to value of vehicles/vessel being towed.</td>
</tr>
<tr>
<td><strong>Fidelity Bond</strong></td>
<td>Amount TBD; Required if loss of money or other property is at risk due to dishonest acts.</td>
</tr>
<tr>
<td><strong>Cyber Liability</strong></td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td></td>
<td>*Including information security &amp; privacy liability</td>
</tr>
<tr>
<td><strong>Installation Floater</strong></td>
<td>Amount = to value of equipment being installed; Required if job involves installation of equipment.</td>
</tr>
<tr>
<td><strong>Bid, Performance, Payment Bonds</strong></td>
<td>Amount = to 100% of construction contract amount; Required depending on the size/location/description of work.</td>
</tr>
<tr>
<td><strong>Liquor Liability</strong></td>
<td>$1,000,000 Per Occurrence if lessee sells/serves alcoholic beverages.</td>
</tr>
</tbody>
</table>

**All Risk levels of Certificates of Insurance should include the following:**

1. Cape Fear Community College, its officers, agents and employees are included as additional insured.
2. Disclose any self-insured retention (allowed only if pre-approved)
3. Designate Cape Fear Community College as certificate holder.
4. Cape Fear Community College shall be notified at least 30 days in advance of cancellation or material change in coverage.
5. Provide a Waiver of Subrogation on Worker’s Compensation/Employer’s Liability; contact Risk Mgmt. if not available from insurer.
CONTRACTOR’S WAIVER OF WORKERS’
COMPENSATION COVERAGE

I certify that I am a contractor, that I am a sole proprietor or partner and that I have no employees.

I hereby waive any right to benefits under the North Carolina Workers’ Compensation Act which might arise out of and in the course of my work as a contractor for Cape Fear Community College.

____________________  _______________________
Date                      Name of Sole Proprietor or Partner

____________________
Signature of Sole Proprietor or Partner

____________________  _______________________
Date                      Name of Partner

____________________
Signature of Partner
Food truck parking is marked by X in front of L building adjacent to Front Street.
Directions to the Downtown Wilmington Campus:

411 N. Front St., Wilmington, NC 28401

From the North (I-40):

1. Follow I-40 to Wilmington and turn right on Martin Luther King Parkway.
2. Follow the Parkway and bear left to the Downtown Wilmington exit which turns into Third St.
3. Turn right on Walnut St. The campus is straight ahead.

From the West (Brunswick County):

1. Take Rt. 74/76 over the Cape Fear Memorial Bridge.
2. Right after the bridge, turn left on to Third St.
Food truck parking is marked by X in front of NB building.
Directions to the North Campus:

4500 Blue Clay Road, Castle Hayne North Carolina 28429

I-40 East (coming from Raleigh area, etc)

1. Cross the Northeast Cape Fear River bridge
2. Take the # 414 exit
3. Turn left at the stop sign (this is Holly Shelter road toward Castle Hayne and the Brunswick County Beaches)
4. Turn left at the stoplight (this is Highway 133/117 South)
5. Stay in the left lane and bear left at the fork in the road (this is Hwy. 132/117)
6. Continue 1.6 miles to the stoplight (Blue Clay Road intersection)
7. Turn left at the stoplight – the campus will be on the immediate right.

I-40 West (coming from Wilmington area)

1. Leave I-40 on exit # 420-B. Follow the exit across the overpass and merge onto Highway 132/117 (North College Road).
2. Continue driving north until you pass Laney High School, NorthChase Subdivision and go over a large highway overpass.
3. The next traffic light will be Blue Clay Road. Turn to the right onto Blue Clay Road, travel approximately 300 feet and turn to the right into the main driveway of the campus.

Hwy 74/76 (Coming from I-95)

1. Exit I-95 at Lumberton. It will take approximately 1 hour to reach the Wilmington area from this exit.
2. Hwy. 74 and 76 will merge and become one. Follow it through the Leland area and toward the Cape Fear River – Wilmington area.
3. Before crossing the river use the right hand exit (to U.S.S. North Carolina Battleship Memorial), go under Hwy. 74/76 and merge onto Highway 421 North.
4. Go north approximately 1 mile and make a right hand turn at the 1st traffic light (Parsley Street), cross the Isabella Holmes Bridge and continue on to the MLK Parkway.
5. Follow the MLK Parkway and exit at the Burgaw Highway 133 ramp.
6. Follow Highway 133 to the 2nd traffic light and turn right onto N. Kerr Avenue.
7. Follow N. Kerr Avenue to the next traffic light and turn left onto Blue Clay Road.
8. Follow Blue Clay Road approximately 3 miles to the traffic light at Highway 132/117 (N. College Road).
9. Go under the light at Highway 132/117. You will immediately enter a slight curve in the highway. At the end of the curve move into the right hand lane and turn into the main entrance of the campus.

From The East (Jacksonville)

1. Take Highway 17 Southwest to Scotts Hill at Poplar Grove Plantation.
2. Turn right on Sidbury Road (Methodist Church at this intersection).
3. Drive 6 miles, crossing I-40, until Sidbury Road dead ends at Blue Clay Road.
4. Turn left on Blue Clay and drive approximately 250 feet and turn left onto the college campus.

Return to Campus Maps (http://cfcc.edu/maps-directions/)

Contact CFCC