### Minimum Insurance Requirements

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

**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.