

Conference Services- Insurance

Your organization must obtain general-liability insurance with minimum coverage limits of \$1 million combined single limit for bodily injury and property damage per occurrence and \$2 million general aggregate. Your organization's Certificate of Insurance must explicitly note the inclusion of "social host liability" coverage.

In addition, if your organization is using one or more vehicles, you must obtain automobile liability insurance with a minimum coverage limit of \$1 million combined single limit for bodily injury and property damage per occurrence. Your organization's Certificate of Insurance must specify "Any Owned Auto" coverage.

If your organization has employees, it must also carry workers' compensation insurance that is valid in and meets the minimum statutory requirements of the State of Vermont.

In the event your group has a long-term or high-risk program, the College has the option of requiring your organization to carry "Excess Liability" (or, "Umbrella") coverage of between \$1 million and \$4 million. If your organization intends to hire subcontractors to be on campus in connection with any aspect of its program, it is responsible for: 1) Obtaining from such subcontractor(s) certificates of insurance setting forth general liability insurance with a limit of \$1 million combined single limit for bodily injury and property damage per occurrence; and, 2) Ensuring that your organization is named as an additional insured on said certificate(s) of insurance.

All liability insurance obtained by your organization as set forth above shall be for "occurrence coverage." "Claims made" coverage is not acceptable.

The full limits of your organization's insurance shall be available as of the first day of your conference or the first day your "advance party" arrives on campus – whichever comes first. Your organization must authorize the College to contact its insurance brokers and/or companies to confirm that no portion of its coverage has been consumed, but rather that all of its stated limits are fully available. Accordingly, your organization must either: 1) Confirm to the College in writing that it operates programs only at Bennington College; or, 2) Provide a so-called "Designated Location General Aggregate Limit Endorsement" (Form CG 25 04).

The certificate must name The President and Trustees of Bennington College as an additional named insured for the period your organization has access to any of the College's campus – that is, from and including the date of the arrival of any member of your organization on campus for the purpose of holding your conference through and including the date your conference departs. The certificate should indicate that the certificate holder is The President and Trustees of Bennington College, c/o Conference Services in Buildings & Grounds, One College Drive, Bennington, VT 05201.

In the event proper documentation as set forth above is not provided by your organization in a timely fashion, such failure shall, at the option of the College, be deemed a cancellation of your Agreement with the College to hold your conference at Bennington, and the cancellation clause of the Agreement will become effective.

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